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ABSTRACT

These student materials are designed to accompany the Economic and Societal Factors Instructional Guide. Page numbers are consistent with the numbering in that guide. The guide's nine units deal with the following topics: (1) job acquisition (sources of employment, job application, completing the application form, resume, job interview, follow-up letter); (2) on-the-job relations; (3) communications (oral, written, breakdown in communications); (4) understanding the paycheck (time clocks, deductions, professional organizations and labor unions); (5) personal money management (how inflation affects you, budgeting, banks and banking services, checking accounts, reconciling the bank statement, making change); (6) completing government-regulated work requirements (completing forms, completing an income tax return); (7) laws affecting you as a worker; (8) changing jobs; and (9) free enterprise (characteristics of an economic system, types of economic systems, U.S. economic system). Each unit consists of three components: information sheets, activity sheets, and unit test. The first information sheet in each unit is a glossary. (YLB)

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Economical And Societal Factors Instructional Guide

Student Materials

Prepared by
Mary W. Hendrix

Published by:
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NOTE: Page numbers are consistent with the numbering found in the Instructional Guide.

UNIT I

JOB ACQUISITION
INFORMATION SHEET 1—GLOSSARY

1. Accurate—free from mistakes; a truthful account. Is this an **accurate** record of your past employment?

2. Address—the place where you receive your mail. A permanent address is the place where you may always receive your mail, such as your parents' address. A present address is the place you receive your mail now. What is your present **address**?

3. Applicant—one who applies for a job. Are you one of the top **applicants**?

4. Bondable—usually refers to the right to be insured. People who handle large sums of money are sometimes asked to be insured against theft or embezzlement. If offered this job, would you be **bondable**?

5. Character—usually refers to such personality traits as honesty, dependability, loyalty, etc. Could you name three **character** references? (Could you name three people who could verify your personality traits?).

6. Chronic—keeps coming up; recurring; usually relates to an illness such as diabetes, epilepsy, etc., which requires medication. Do you have any **chronic** illnesses?

7. Compensation—payments, usually refers to payment due to an injury on the job (worker's compensation) or payment due to being out of a job (unemployment compensation). Have you collected worker's **compensation** in the last two years?

8. Confidential—refers to being kept a secret or private. You can be sure that the information concerning your past employment will be **confidential**.

9. Convicted—to be proved guilty by a judge or jury of a crime. Have you ever been **convicted** of a felony?

10. Dependents—persons who rely upon you for support. Usually refers to the number of children you have. How many **dependents** do you have?

11. Disability—usually refers to not being able to work because of an injury; insurance may be taken out which will provide a check if you are unable to work. The insurance is paid either by the employee or the employer. Have you claimed any **disability** insurance in the last year?

12. Eligible—able or worthy of being chosen. Are you **eligible** for employment at this time?

13. Emergency—an unexpected act causing a need for some type of action right away. Whom should we notify in case of an **emergency**?

14. Employer—the person or business for whom a person works. Who was your previous **employer**?

15. Excluding—to leave out; not include. How many jobs have you held, **excluding** your present job?

16. Fee—a set amount of money you must pay for certain services. Would you be willing to pay a small **fee** for our services?

17. Felony—a federal crime for which punishment may be death or imprisonment for more than one year. Have you ever been convicted of a **felony**?

18. Institution—a place where you may receive formal training or education. What is the name of the **institution** from which you received your diploma?

19. Insurance—coverage against a loss; usually refers to health/life insurance, unemployment insurance, and disability insurance. Have you collected unemployment **insurance** in the last year?

20. Legibly—written in a way in which it can be read. Your application should be typed or written **legibly**.

21. Maiden name—the last name of a woman before she is married. What is your **maiden name**?

22. Marital status—refers to being single, married, separated, or divorced. What is your **marital status**?

23. Misdemeanor—a crime less serious than a felony. Have you ever been convicted of a **misdemeanor**?

24. Misrepresented—to give a false or misleading statement; usually appears at the end of a job application before the signature. I certify that the above statements are true and in no way is any information **misrepresented**.

25. Naturalized—to become a citizen. On what date were you **naturalized**?

26. Not applicable—does not apply to you; usually expressed as N/A. If the information does not apply to you, please write **N/A**.

27. Omission—the state of being left out or blank; usually as an error. If you do not write the term N/A in a blank, they will think it was an **omission** on your part.

28. Optional—having a choice. Listing your age on the application is **optional**.

29. Personal—belonging to you; usually refers to information about your height, weight, marital status, age, etc. Please include all **personal** data on the first page.

30. Personnel—a group of persons belonging to an organization. A personnel director is usually in charge of hiring, firing, disagreements, etc. The **personnel** in this business are young, energetic individuals.

31. Probationary—a period of time during which a company sees if you can do the job for which you were hired. You realize that there is a **probationary** period of six months.

32. Qualified—having the skill, training, and/or education to do a job. Why do you feel you are **qualified**?

33. Reference—Someone who can be asked to give an answer to questions about a person's ability to do a job. Usually there are two types of references: past employers and character references. Please name three **references**.

34. Relatives—people who are related to you. Do you have any **relatives** working here?

35. Reverse side—on the other side. Please include any additional information on the **reverse side**.

36. Salary—usually refers to a fixed amount of pay not directly related to the number of hours you work. What is the beginning **salary?**

37. Sex—refers to being male or female. To what **sex** do you belong?

38. Signature—a person's name, written in longhand. Please read the application and include your **signature** at the bottom.

39. Spouse—depending on your sex, your husband or wife. What is your **spouse's** occupation?

40. Wage—usually refers to the amount of money you earn during an hour. What is the minimum **wage**?

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 1—LEARNING JOB ACQUISITION TERMINOLOGY

1. Make a copy of **INFORMATION SHEET 1.**
2. Cut out each numbered glossary entry.
3. Place slips of paper in a hat or box for drawing purposes.
4. Divide class into two groups. Groups should stand on opposite sides of the room.
5. Each group should invent a clever name. Write names of the groups on the board.
6. Each student will draw a slip of paper and immediately give it to the teacher.
7. The teacher will read aloud the word that appears on the slip. The student will define the word and use the word in a sentence to the satisfaction of the teacher. A mark is placed by the group's name each time a student defines the word correctly.
8. The other group will follow steps 6 and 7.
9. When all words have been used, the group with the most marks will be declared winner.

COPIES OF THIS ACTIVITY COULD BE MADE FOR ALL STUDENTS TO EASE ANY MISUNDERSTANDINGS. HOWEVER, THE TEACHER MAY WANT TO READ THE DIRECTIONS TO THE CLASS.

UNIT I

JOB ACQUISITION

INFORMATION SHEET 2—SOURCES OF EMPLOYMENT

I. Newspaper want ads—Newspapers list in the want ad sections job openings that are available. According to a survey of 1,143 employers, this is the most common source of finding a job.

II. Word-of-mouth—Friends, relatives, and acquaintances usually know of job openings before they are advertised. Ask around!

III. Media—Television and radio sometimes offer excellent leads for employment.

IV. Employment agencies—Agencies are usually used when professional jobs are desired.

    A. Types of agencies

        1. Private agency

            a. Charges a fee for finding a job—sometimes the fee is paid by the hiring employer. Check first!

            b. The amount of the fee can be a percentage of the annual salary or a flat rate.

        2. Public agency

            a. Does not charge a fee for services

            b. Supported by state and Federal governments

    B. Services provided by employment agencies:

        1. Find jobs for workers

        2. Provide career counseling

        3. Provide testing to determine interests and aptitudes

        4. Arrange interviews with the employers

V. Applying without knowing if an opening is available—find out what kind of work you would like to do and where you would like to do it.

  A. Look in the yellow pages of the telephone directory.

  B. Check with the Chamber of Commerce in the city in which you would like to work.

  C. Knock on doors.

VI. Contact with education and manpower schools/facilities

  A. Offers job information

  B. Offers the services of counselors to assist in a career choice

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UNIT I

JOB ACQUISITION

ACTIVITY SHEET 2—LEARNING WANT AD ABBREVIATIONS

Directions: *Because a newspaper charges a business by the length of the ad it places, many ads will be abbreviated. The following is a list of abbreviations commonly found in want ads. Place the letter of the definition next to its abbreviation.*

________ 1. Ans.

________ 2. Appt.

________ 3. Asst.

________ 4. Attr.

________ 5. Bldg.

________ 6. Bus.

________ 7. Call

________ 8. Co.

________ 9. Comm.

________10. Dept.

________11. Drv. Lic.

________12. E.O.E.

________13. Emp.

________14. Eve.

________15. Excel.

a. department

b. dollars, money

c. per week, each week

d. per month, each month

e. assistant; one who helps another person on a job

f. maintenance

g. manager; person who handles the affairs of the office

h. temporary job

i. driver's license

j. truck

k. week or work

l. attractive; good-looking

m. yearly; year

n. week days

o. appointment; a time for meeting to talk about the job

________16. Exper.; Ex.
________17. Gd. sal.
________18. Gen.
________19. Hr.
________20. Hrly.
________21. Hskpr.
________22. Lt.
________23. Mang.
________24. Maint.
________25. Mech.
________26. M-F
________27. Mo.
________28. Natl.
________29. Nec.
________30. Pt. time
________31. Perm.
________32. Per mo.
________33. Per wk.
________34. Refs.
________35. Ref. Req.
________36. Rel.
________37. Req.
________38. Sal. open

p. typing
q. evening; night
r. building
s. weekly; each week
t. commission
u. answer; to reply to
v. transportation
w. small; some
x. year
y. telephone
z. company
aa. business
bb. employ; to hire a person to work
cc. necessary
dd. mechanic, or mechanical
ee. part-time jobs
ff. general
gg. permanent
hh. hour
ii. hourly
jj. national
kk. Monday through Friday
ll. housekeeper

________39. Sal.

________40. Sm.

________41. Temp.

________42. Trans.

________43. Trk.

________44. Typ.

________45. Wk.

________46. Wkdys.

________47. Wkly.

________48. Yr.

________49. Yrly.

________50. $$

mm. excellent; very good

nn. light; does not require much of this work

oo. month

pp. references; people who speak well of you

qq. reliable; a person who can be counted on

rr. salary; a set amount paid

ss. you must send references when you apply

tt. salary open; the salary will be agreed upon between the employer and employee

uu. experience; if you have worked before

vv. good salary

ww. Equal Opportunity Employment

xx. required or requested

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 3—EXPLORING WANT ADS

Directions: Obtain four help wanted ads from a newspaper. Use these ads to complete as much information as you can to fill in the boxes.

	Ad 1	Ad 2	Ad 3	Ad 4
1. Opportunities for Advancement (yes or no)				
2. Name of Company				
3. Name or Title of Position				
4. Telephone number				
5. Job Requirements				
6. Salary				
7. How do you apply for the job? (call, in person, etc.)				

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 4—WORKING IN A PRIVATE EMPLOYMENT AGENCY

Congratulations! You have just been hired by Job Search Employment Agency to figure the monthly charges of their clients. The following lucky people are now part of the success story at JSEA. See if you can figure the amounts they owe.

1. Lori Chinn was hired at an annual salary of $25,000.00. Her fee is 10% of her annual salary. How much does she owe?

2. Richard Hickman was hired at an annual salary of $36,000.00. His fee was fixed at 15% of his annual salary. How much does he owe?

3. Billy McGill was hired at an annual salary of $65,000.00. His fee is 20% of his annual salary. How much does he owe?

4. Robert Garcia was hired at an annual salary of $42,000.00. His fee was paid by his employer. How much does Robert owe JSEA?

5. Holly Weldon was hired at an annual salary of $32,000.00. She was to pay a flat fee of $260.00. How much does she owe JSEA?

UNIT I

JOB ACQUISITION

INFORMATION SHEET 3—APPLYING BY TELEPHONE FOR AN INTERVIEW

I. Applying by Telephone

A. Have in mind exactly what you are going to say before you call.

B. Keep your conversation short—don't tie up the employer's time, by talking to him/her after you have accomplished what you set out to do.

C. Speak clearly—loudly enough to be heard.

D. Don't eat food or chew gum when talking on the phone.

E. Have at hand all necessary information about you in the event information is requested before sending job applications.

F. Be friendly and courteous.

II. What You Need to Say

A. Give your name and tell why you are calling.

B. Ask if there are any job openings or, if you are applying for a specific job, ask if that job has been filled.

C. Find out what the requirements are for the job.

D. Ask if you may have an application form—if one is required.

E. Ask if you may have an interview at the employer's convenience.

F. Find out the person's name and title who will be conducting the interview.

G. Give your address and phone number so that they may mail you an application and/or contact you if there is a change in your appointment time.

H. Thank the person who gave you the information. (Usually the person answering the phone will give you his/her name. It really impresses people when you include their names when thanking them. Make notes of names if necessary.)

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 5 – USING A TELEPHONE TO ARRANGE FOR AN APPLICATION FORM AND JOB INTERVIEW

Directions: Role-play a situation in which you ask for a job application and/or an interview by phone. Remember what Roger did? Using the checklist form, have the class evaluate your performance.

	Yes	No
1. Knew what was to be said		
2. Kept the conversation short		
3. Spoke clearly		
4. Gave name and reason for calling		
5. Was friendly and courteous		
6. Made record of the interview date, hour, and place		
7. Asked for an application form		
8. Asked either to have the application form mailed or made arrangements to pick it up		
9. Thanked the person by name with whom they were speaking		
10. Secured the name of the person conducting the interview if available at the time		

UNIT I

JOB ACQUISITION

INFORMATION SHEET 4—THE LETTER OF APPLICATION

I. Ways to write a winning letter

  A. Use an acceptable style.

  B. Be neat.

  C. Make sure that someone else can understand what you are saying.

  D. Keep the letter short and to the point.

  E. Write in a positive tone.

  F. Check your spelling, capitalization, and grammar.

  G. Write to a specific person.

  (**NOTE:** You will have a better chance of your letter being read, rather than filed away with the others, if you will address the letter to a specific person in the business.)

  H. Thank the person for considering you as an applicant.

  I. End the letter in a businesslike way.

  (**EXAMPLE:** Sincerely, Yours truly, Respectfully,
  Not: Your friend, Love ya, Yours forever,)

II. Information to Be Included

  A. Why you are writing the letter/the job you are applying for

  B. How you heard about the job

  C. Why you are interested in the job

  D. Why you feel you can do the job

  E. Request for an application form and/or request for an interview at the employer's convenience

  F. Your present address and telephone number

UNIT I

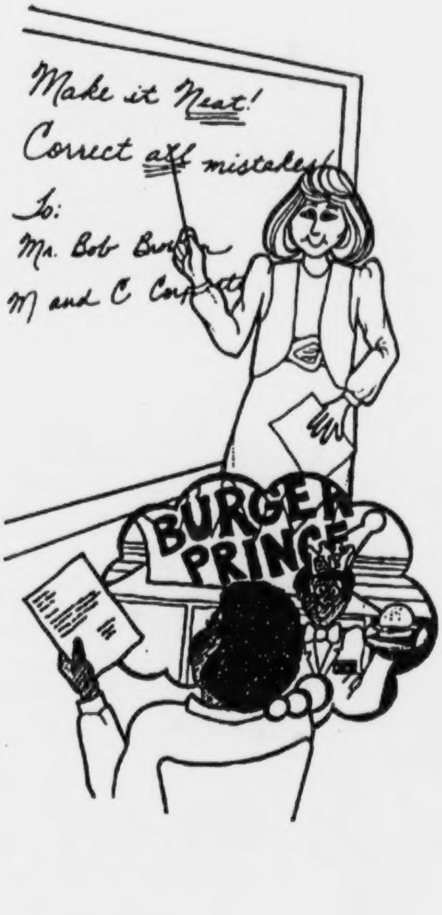
JOB ACQUISITION

ACTIVITY SHEET 6—WRITING A LETTER OF APPLICATION

Directions: Read the want ads below. Choose a job that would interest you and write a letter of application for the job you choose. You may make up your education, experience, references, etc. Use your teacher's name as your contact person. Write the letter to Mr. Bob Brown, Director, M&C Corporation.

VIDEO GAMEROOM MANAGER

Exp. video game player
for mang. pos. M-F,
Call 444-5522



SECRETARIAL POSITION

Typ., bkp. exp. a must.
gd. wkg. con., no
age limit, pt. time.
Sal. open. Call 222-9999

MANAGER TRAINEE

FAST FOOD RES.
nds mgr. trne.
sal. while training
Call 423-6785

TRAVEL AGENT

Exp. in human
relations. Some
travel involved.
Sal. $40,000+

UNIT I

JOB ACQUISITION

INFORMATION SHEET 5—COMPLETING THE APPLICATION FORM

I. Hints for Completing Application Forms

(**NOTE:** Although each company has its own application form, the following rules apply to any form.)

A. Read the entire form before starting to write.

B. Follow directions carefully.

  1. Note whether the information is to be typed, printed, or handwritten.

  2. If asked to print or handwrite, always use a pen.

C. Write clearly and neatly.

D. Answer questions as briefly as possible.

E. Be honest.

F. Answer all questions.

(**NOTE:** If the questions do not apply to you, write "N/A" for not applicable. This shows that you did not overlook a question.)

G. If you have completed a resume, take it with you; it will ensure that all information is correct and complete.

H. Read over the completed form when finished. Make sure every blank is filled in.

I. Avoid cross-outs and too many erasures.

J. Use the word **open** for questions about salary. Putting down an amount could land you a salary below what was planned for or cause the employer to lose interest because of too high an amount. Discuss salary with the employer at the proper time during the interview.

II. Information Required on the Application

A. Personal information

1. Sex
2. Address
3. Citizenship
4. Optional: age, marital status, dependents, health status, etc.

B. Job desired

C. Educational background

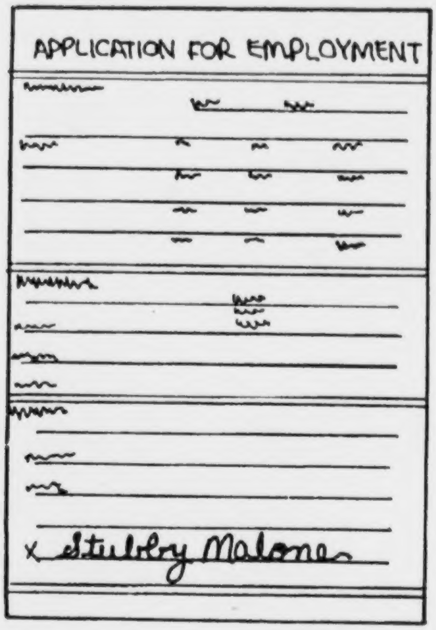
D. Previous work experience

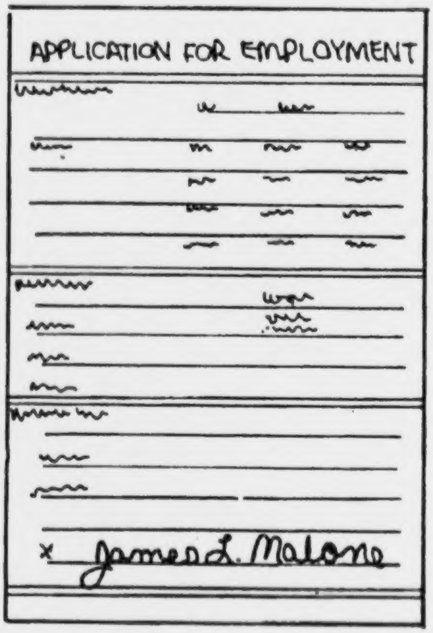
E. Military record

F. References

G. Signature of applicant

(**NOTE:** Use your correct name—no nicknames! Your signature is required to ensure that the information on the form is correct.)


APPLICATION FOR EMPLOYMENT
x Stubby Malone


APPLICATION FOR EMPLOYMENT
x James L. Malone

UNIT I

JOB ACQUISITION
ACTIVITY SHEET 7—FOLLOWING DIRECTIONS

Directions: Read everything before you begin.

1. Take out a sheet of notebook paper.
2. Write your name in the upper left-hand corner.
3. Write today's date directly below your name.
4. Number your paper from one to ten. Skip a line between each number.
5. Print the heading, "Following Directions," on the first line of your paper.
6. Write your birthdate—the month, day, and year—next to number one.
7. Write your parents' names next to number two.
8. Write your parents' occupation(s) next to number three.
9. Write your address next to number four.
10. Stand up and say, "I am following directions."
11. Write the phrase, "This is fun!" next to number five.
12. Complete only those directions from 1-5.
13. Fold your paper in half.
14. Anywhere on the reverse side, write down three occupations you are interested in.
15. Give your paper to your teacher and sit quietly until everyone is finished.

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 8—HELP JOE!

Directions: Poor Joe! Joe, the star defensive lineman for the Texas City High School Mustangs, sprained his wrist while playing against the River City Tigers, the Mustangs' rival. Joe quit his job at Big Burger last September so that he could attend football practice after school. Joe, however, must now find a job since he will be graduating in May and must make the payments on his new Z-28. Texas City has several businesses that are hiring employees. Joe feels that he will have a better chance of landing a job if he completes as many applications as possible. Joe has a problem, however. The wrist that he sprained has made it impossible for him to write. Since the sooner he completes the applications, the sooner he will have the job, it is important that Joe complete the applications this week. Are you willing to help Joe? If so, use the following information about Joe to complete the applications.

NAME: Joe B. Wilson

SOCIAL SECURITY NUMBER: 413-45-6215

ADDRESS: 2422 Hilltop Lane
Texas City, Texas 75431

PHONE NUMBER: (512) 456-7421

PERSON TO NOTIFY IN CASE OF EMERGENCY: Mrs. David Wilson
2422 Hilltop Lane
Texas City, Texas 75431

PHONE NUMBER: (512) 456-7421

AGE/BIRTHDATE: 18; July 7, 19XX

EDUCATION: Anticipated graduation date from Texas City High School is May, 19XX.

SPECIAL SKILLS: Typing; 55 w.p.m.

REFERENCES:

1. Mr. William Smith
Box 3420
Texas City, Texas 75431
PHONE: (512) 456-3421
OCCUPATION: Principal, Texas City High School
YEARS KNOWN: 4

2. Mr. Gerald Grant
2625 Charity St.
Texas City, Texas 75431
PHONE: (512) 456-2896
OCCUPATION: Minister, Texas City Methodist Church
YEARS KNOWN: 17

3. Ms. Barbara Thomas
Rt. 5, Box 140
Texas City, Texas 75431
PHONE: (512) 456-2496
OCCUPATION: Manager, Big Burger Fast Foods
YEARS KNOWN: 2

PREVIOUS EMPLOYMENT:

Big Burger Fast Foods
2100 Drag Street
Texas City, Texas 75431

EMPLOYED FROM: July, 19xx-September, 19xx

POSITION TITLE: Counter Attendant

NAME AND TITLE OF SUPERVISOR: Ms. Barbara Thomas, Manager

SALARY RANGE: $3.35 an hour, to start; $4.00 an hour, ending salary

REASON FOR LEAVING: Participation in school activities

MISCELLANEOUS: Joe has never been convicted of a misdemeanor or felony.

WENDY'S OLD FASHIONED HAMBURGERS

NON-EXEMPT EMPLOYMENT APPLICATION

WE ARE AN EQUAL OPPORTUNITY EMPLOYER
MALE/FEMALE

WENDY'S OLD FASHIONED HAMBURGERS

VARIOUS FEDERAL, STATE AND LOCAL LAWS PROHIBIT DISCRIMINATION BASED ON RACE, COLOR, SEX, RELIGION, NATIONAL ORIGIN, ANCESTRY, AGE (AS PRESCRIBED BY LAW) HANDICAP OR MARITAL STATUS. WENDY'S IS AN EQUAL OPPORTUNITY EMPLOYER AND YOUR RESPONSE TO ANY QUESTION WILL NOT BE USED AS A BASIS FOR DISCRIMINATION, BUT WILL BE JUDGED ON IT'S RELEVANCE TO THE POSITION YOU ARE SEEKING.

NAME (LAST) (FIRST) (MIDDLE) SOCIAL SECURITY NO.

HOME ADDRESS CITY STATE ZIP CODE AREA CODE HOME TELEPHONE NO.

NAME OF PERSON TO NOTIFY IN EMERGENCY ADDRESS CITY STATE TELEPHONE

POSITION/TYPE OF WORK APPLIED FOR: WHEN CAN YOU START?

HOW DID YOU COME IN CONTACT WITH WENDY'S?

ARE YOU 18 YRS. OR OLDER? ☐YES ☐NO IF NOT STATE YOUR AGE* ______________________

*MUST BE ABLE TO PROVIDE AGE OR EMPLOYMENT CERTIFICATE

EDUCATION	NAME OF SCHOOL	ADDRESS	DID YOU GRADUATE? DEGREE RECEIVED
HIGH SCHOOL			
BUSINESS SCHOOL			
COLLEGE/ UNIVERSITY			
OTHER SPECIAL TRAINING			

DID YOU STUDY TYPING? ☐YES ☐NO STENOGRAPHY? ☐YES ☐NO

OFFICE MACHINES?______________________OTHER?______________________

HAVE YOU EVER WORKED FOR OR APPLIED FOR A POSITION WITH WENDY'S OR ANY OF IT'S FRANCHISEES?

☐YES ☐NO IF YES, GIVE DETAILS.______________________

U.S. MILITARY SERVICE

BRANCH FROM __________ TO __________ RANK ________

REFERENCES: PERSONAL (LIST FORMER EMPLOYERS) DO NOT LIST RELATIVES.

NAME	ADDRESS	PHONE	OCCUPATION	YEARS KNOWN

WENDY'S ER-2 (4-77) W-16

EMPLOYMENT HISTORY - MAY WE CONTACT YOUR PRESENT EMPLOYER? ☐YES ☐NO
MAY WE CONTACT YOUR PRIOR EMPLOYERS? ☐YES ☐NO

PRESENT OR LAST EMPLOYER:

EMPLOYER'S NAME AND COMPLETE ADDRESS/PHONE	DATES EMPLOYED		POSITION TITLE
	FROM	TO	NAME AND TITLE OF SUPERVISOR
	SALARY		
	START	FINAL	REASON FOR LEAVING
EMPLOYER'S NAME AND COMPLETE ADDRESS/PHONE	DATES EMPLOYED		POSITION TITLE
	FROM	TO	NAME AND TITLE OF SUPERVISOR
	SALARY		
	START	FINAL	REASON FOR LEAVING
EMPLOYER'S NAME AND COMPLETE ADDRESS/PHONE	DATES EMPLOYED		POSITION TITLE
	FROM	TO	NAME AND TITLE OF SUPERVISOR
	SALARY		
	START	FINAL	REASON FOR LEAVING
EMPLOYER'S NAME AND COMPLETE ADDRESS/PHONE	DATES EMPLOYED		POSITION TITLE
	FROM	TO	NAME AND TITLE OF SUPERVISOR
	SALARY		
	START	FINAL	REASON FOR LEAVING
EMPLOYER'S NAME AND COMPLETE ADDRESS/PHONE	DATES EMPLOYED		POSITION TITLE
	FROM	TO	NAME AND TITLE OF SUPERVISOR
	SALARY		
	START	FINAL	REASON FOR LEAVING

WERE YOU EVER DISCHARGED BY ANY COMPANY? ☐YES ☐NO

IF YES, GIVE NAME OF COMPANY________________________

REASON FOR DISCHARGE________________________

IF YOU ARE NOW EMPLOYED, WHY DO YOU WANT TO MAKE A CHANGE________________

IF YOU HAVE BEEN UNEMPLOYED AT ANY TIME SINCE LEAVING SCHOOL, PLEASE EXPLAIN________________

HAVE YOU, IN THE PAST 5 YEARS, BEEN CONVICTED OF A FELONY? ☐YES ☐NO

IF YES, PLEASE EXPLAIN AND GIVE DETAILS________________

EMPLOYEES WILL BE ENGAGED, SUBJECT TO RECEIPT OF SATISFACTORY REFERENCES. IN MAKING THIS APPLICATION FOR EMPLOYMENT, IT IS UNDERSTOOD THAT AN INVESTIGATION MAY BE MADE WHEREBY INFORMATION IS OBTAINED THROUGH PERSONAL INTERVIEWS WITH NEIGHBORS, FRIENDS OR OTHERS WITH WHOM YOU ARE ACQUAINTED. THE INQUIRY INCLUDES INFORMATION AS TO YOUR CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS AND MODE OF LIVING, IF RELATED TO THE JOB FOR WHICH YOU ARE APPLYING. YOU HAVE THE RIGHT TO MAKE A WRITTEN REQUEST WITHIN A REASONABLE PERIOD OF TIME TO RECEIVE ADDITIONAL, DETAILED INFORMATION ABOUT THE NATURE AND SCOPE OF THIS INVESTIGATION. FALSIFICATION: IT IS UNDERSTOOD THAT ANY FALSE STATEMENT IN THIS APPLICATION IS SUFFICIENT CAUSE FOR DISMISSAL.

APPLICANT'S SIGNATURE DATE SIGNED

FOR EMPLOYEE RELATIONS USE ONLY

TESTS: TYPING________________ STENO________________

COMMENTS________________________

APPLICATION FOR EMPLOYMENT

PERSONAL INFORMATION

Date Social Security Number

Name Age Sex

Last First Middle

Present Address

Street City State

Permanent Address

Street City State

Phone No. Own Home Rent Board

Date of birth Height Weight Color of Hair Color of Eyes

Married Single Widowed Divorced Separated

Number of children Dependents other than wife or children Citizen of U.S.A. Yes ☐ No ☐

If related to anyone in our employ, state name and department Referred by

EMPLOYMENT DESIRED

Position Date you can start Salary desired

Are you employed now? If so may we inquire of your present employer

Ever applied to this company before? Where When

Last

First

Middle

EDUCATION	Name and Location of School	Years Attended	Date Graduated	Subjects Studied
Grammar School				
High School				
College				
Trade, Business or Correspondence School				

Subjects of special study or research work

What foreign languages do you speak fluently? Read Write

U.S. Military or Naval service Rank Present membership in National Guard or Reserves

Activities other than religious (civic, athletic, fraternal, etc.)

Exclude organizations the name or character of which indicates the race, creed, color or national origin of its members

(CONTINUED ON OTHER SIDE)

54

FORMER EMPLOYERS List below last four employers, starting with last one first

Date Month and Year	Name and Address of Employer	Salary	Position	Reason for Leaving
From				
To				
From				
To				
From				
To				
From				
To				

REFERENCES: Give below the names of three persons not related to you, whom you have known at least one year.

	Name	Address	Business	Years Acquainted
1				
2				
3				

PHYSICAL RECORD:

List any physical defects

Were you ever injured? Give details

Have you any defects in hearing? In vision? In speech?

In case of emergency notify

Name Address Phone No.

I authorize investigation of all statements contained in this application. I understand that misrepresentation or omission of facts called for is cause for dismissal. Further, I understand and agree that my employment is for no definite period and may, regardless of the date of payment of my wages and salary, be terminated at any time without any previous notice.

Date Signature

DO NOT WRITE BELOW THIS LINE

Interviewed By Date

REMARKS:

Neatness Character

Personality Ability

Hired For Dept. Position Will Report Salary Wages

Approved: 1 2. 3.

Employment Manager Dept. Head General Manager

FOR OFFICE USE ONLY	
Possible Work Locations	Possible Positions

APPLICATION FOR EMPLOYMENT

(PLEASE PRINT PLAINLY)

FOR OFFICE USE ONLY	
Work Location ______	Rate ______
Position ______	Date ______

To Applicant: We deeply appreciate your interest in our organization and assure you that we are sincerely interested in your qualifications. A clear understanding of your background and work history will aid us in placing you in the position that best meets your qualifications and may assist us in possible future upgrading.

PERSONAL

Date ______

Name ______ Last First Middle ______ Social Security No ______

Present address ______ No Street City State Zip ______ Telephone No ______

Do you have any physical condition which may limit your ability to perform the particular job for which you are applying? ______ If yes describe such condition ______

Position(s) applied for ______ Rate of pay expected $ ______ per week

Would you work Full-Time ______ Part-Time ______ Specify days and hours if part-time ______

Were you previously employed by us? ______ If yes, when? ______

List any friends or relatives working for us, other than spouse ______ Name(s)

If your application is considered favorably, on what date will you be available for work? ______ 19 ______

Are there any other experiences, skills, or qualifications which you feel would especially fit you for work with our organization? ______

______

______

RECORD OF EDUCATION

School	Name and Address of School	Course of Study	Check Last Year Completed	Did You Graduate?	List Diploma or Degree
High			1 2 3 4	☐ Yes ☐ No	
College			1 2 3 4	☐ Yes ☐ No	
Other (Specify)			1 2 3 4	☐ Yes ☐ No	

MILITARY SERVICE RECORD

Were you in U.S. Armed Forces? Yes ______ No ______ If yes, what Branch? ______

Dates of duty From ______ Month Day Year To ______ Month Day Year Rank at discharge ______

List duties in the service including special training ______

______

List below all present and past employment, beginning with your most recent

I

Name and Address of Company and Type of Business	From		To		Describe the work you did	Reason for Leaving	Name of Supervisor
	Mo	Yr	Mo	Yr			
Telephone							

II

Name and Address of Company and Type of Business	From		To		Describe the work you did	Reason for Leaving	Name of Supervisor
	Mo	Yr	Mo	Yr			
Telephone							

III

Name and Address of Company and Type of Business	From		To		Describe the work you did	Reason for Leaving	Name of Supervisor
	Mo	Yr	Mo	Yr			
Telephone							

IV

Name and Address of Company and Type of Business	From		To		Describe the work you did	Reason for Leaving	Name of Supervisor
	Mo	Yr	Mo	Yr			
Telephone							

PERSONAL REFERENCES (Not Former Employers or Relatives)

Name and Occupation	Address	Phone Number

I HEREBY CERTIFY that the answers given by me to the foregoing questions and the statements made by me are full and true to the best of my knowledge and belief. I understand that any false information, omissions or misrepresentation of facts called for in this application or any supplements thereto, is cause for rejection of my application or discharge at any time during my employment. I voluntarily authorize my former employers, schools, and persons named herein to give information regarding me, whether or not such information is a part of their records. I hereby release said organization or persons from any liability or claim whatsoever for issuing this information.

I UNDERSTAND that as a condition of employment, I may be required to pass an employment physical and any future physical examinations required.

______________________________ __________________
Applicant's signature Date

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 9—COMPLETING THE APPLICATION FORM

Directions: The following pages contain an application form. Complete the application form using current information about yourself. Your completed application should be similar to Tina Teenager's application form.

ACTIVITY SHEET 9—COMPLETING THE APPLICATION FORM

Referred to this company by ____________

Please Print or Type

GENERAL DATA

Name Date

last first middle (other last names)

Address City State Zip

Tel. No. Date Available

Have you ever worked for XYZ Co.? YES NO When

Social Security No. Veteran? YES NO

Position desired

Salary Expected Relatives Employed by XYZ Co.

EDUCATION Name and location	Circle grade completed	Year Graduated	Degree	Major
Secondary School	7 8 9 10 11 12			
Community College	13 14			
College/ University	13 14 15 16			
Graduate School				

SECURITY Have you ever been convicted of a felony? YES NO	If yes, please explain.
(If applicable) Have you ever had a security clearance?	Level of Clearance

EMPLOYMENT HISTORY

Employed by (List Most Recent Employer First)	Dates Employed		Salary	Nature of Duties	Reason for Leaving
Company	From	To			
Street					
City State					
Tel. No.					
Supervisor					
Company					
Street					
City State					
Tel. No.					
Supervisor					

I hereby certify that the above information is true and correct. I understand that any false statements on my part may disqualify me from employment.

Signature

Date

ACTIVITY SHEET 9—TINA TEENAGER'S APPLICATION FORM

Referred to this company by Ted Teacher

Please Print or Type

GENERAL DATA

Name Teenager Tina R. (last, first, middle, other last names)
Date June 4, 19XX

Address 2123 Hilltop
City Smalltown
State Texas
Zip 73421

Tel. No. (218) 456-0431
Date Available June 4, 19XX

Have you ever worked for XYZ Co.? YES [✓ NO] When n/a

Social Security No. 455-43-4685
Veteran? YES [✓ NO]

Position desired Nurse's Aide

Salary Expected open
Relatives Employed by XYZ Co. n/a

EDUCATION	Name and location	Circle grade completed	Year Graduated	Degree	Major
Secondary School	Smalltown Middle School, Smalltown, Texas	7 [✓ 8] 9 10 11 12	n/a	n/a	n/a
Community College	n/a	13 14			
College/ University	n/a	13 14 15 16			
Graduate School	n/a				

SECURITY

Have you ever been convicted of a felony? YES [✓ NO]

If yes, please explain.

(If applicable) Have you ever had a security clearance? n/a

Level of Clearance n/a

EMPLOYMENT HISTORY

Employed by (List Most Recent Employer First)	Dates Employed		Salary	Nature of Duties Reason for Leaving
	From	To		
Company Mrs. Fred Jones				Babysitting
Street 2124 Lee Street	6/xx	10/xx		Son's condition
City Smalltown State Texas				required a
Tel. No. (218) 462-1431				full-time
Supervisor				nurse
Company n/a				n/a
Street				
City State	n/a			
Tel. No.				
Supervisor				

I hereby certify that the above information is true and correct. I understand that any false statements on my part may disqualify me from employment.

Tina R. Teenager
Signature

June 4, 19xx
Date

UNIT I

JOB ACQUISITION

INFORMATION SHEET 6—THE RESUME

I. Definitions of Resume or Personal Data Sheet

  A. Resume and personal data sheet are terms that basically mean the same.

  B. They are written statements of all the facts about yourself that might be of possible interest to an employer.

II. Purpose

  A. Usually used by those who have completed a college education and/or have considerable work experience

  B. Used as a reference when filling out a job application

III. Advantages

  A. Many copies may be made and mailed to different companies when seeking employment.

  B. A short, complete version of qualifications, rather than lengthy application forms, may allow employers time to read and study, thereby increasing your chance of getting the job.

  C. Provides an easy way to update education and work experiences as they broaden

IV. Standards for Writing a Resume

  A. Organization may vary, but all usually contain the same information

  B. Should be organized logically

  C. Should be typed neatly

  D. Should not have any spelling errors

  E. Should be presented in an outline form

  F. No set limit as far as length; however, many employers prefer no more than two pages

G. Should present qualifications and experience honestly

V. Information to Be Presented

A. Name, address, and phone number

B. The type of job for which you are applying

C. Personal or background information

1. Age, height, weight (optional)
2. State of health
3. Date of birth
4. Social security number
5. Marital status

D. Educational information

(**NOTE:** Place the most recent information first.)

1. Name and address of schools attended
2. Dates you attended school
3. Subjects studied

   (**NOTE:** List only those subjects you feel will help you on the job.)

4. Awards and activities

   (**EXAMPLE:** Club memberships and offices held, participation in athletics, etc.)

E. Work experience

(**NOTE:** List the most recent job first.)

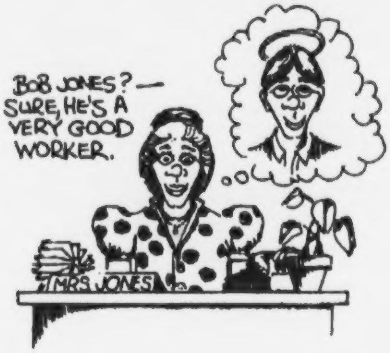
1. Name and address of company where you worked
2. How long you worked there
3. What you did
4. Special training you received

F. References

(**CAUTION:** Be sure to get permission before using people's names as references.)

1. Former employers
2. Former teachers, especially those who taught you courses that will help you in the job you are applying for
3. Adult friends
4. Community leaders

(**NOTE:** Avoid using relatives as references.)


BOB JONES?— SURE, HE'S A VERY GOOD WORKER.
MRS JONES

G. Special skills

1. Operation of equipment
2. Speed on equipment (e.g., typing, calculator, etc.)
3. Any hobbies or interests that relate to your job

STAFF ILLUSTRATOR

BEST COPY AVAILABLE

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 10—WRITING A RESUME

Directions: Your resume should give an accurate picture of your qualifications.

Often an employer will form the first impression of you from it. Using the samples as a guide, write your own resume.

If you have worked before—delivering newspapers, babysitting, mowing yards, etc.—list those jobs as work experience. If you have never worked before, be creative—choose a career and list any work experience and/or education you feel would help you get the job.

UNIT I

JOB ACQUISITION

INFORMATION SHEET 7—PREPARING FOR THE INTERVIEW

I. Things to do before the Interview

- A. Know the exact date, time, and place of the interview.
- B. Know the name of the person who will be conducting the interview and his/her title.
- C. Learn as much about the business as possible.
- D. Review your resume.
- E. Think through possible questions the interviewer might ask.
- F. Think of several questions to ask about the job and about the company.

  (**NOTE:** Asking questions shows you are truly interested!)

  1. Is there room for advancement?
  2. What are the fringe benefits?
  3. When can you find out whether or not you were hired?
  4. What kind of salary increases are included?
- G. Gather materials you will need for the interview.
  1. Two pens (in case one does not work)
  2. A copy of your resume
  3. Any additional information related to your qualifications for the job

     (**EXAMPLE:** If you are applying for a job as a photographer, you would want to include pictures you have made.)

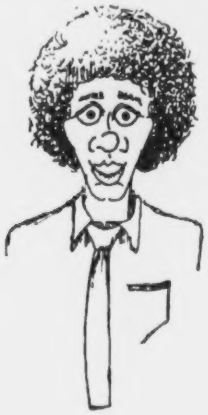
II. Dressing for Success

- A. Wear the appropriate clothing.

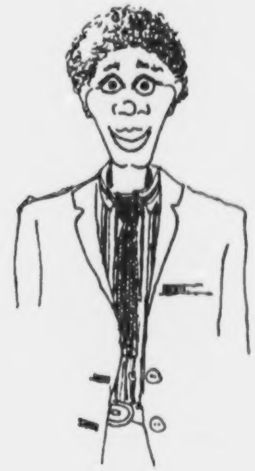
(**NOTE:** An applicant for an auto mechanic's job would dress differently than an applicant for a manager's job.)

B. According to John T. Molloy, author of *Dress for Success*, always dress for the job you would like to hold, not for your present job—unless, of course, you are satisfied where you are.

C. Dress conservatively. (No short dresses, unbuttoned shirts, etc.)



1. Businesslike attire is the best.



2. If you are unsure about what to wear, it is much better to he overdressed than to appear sloppy!
3. Too little jewelry is better than too much.

D. Consider your personal traits.

   1. Choose clothing that complements your body structure and your facial features.
   2. Choose clothing that feels good on you. If it feels good, you feel good, and it shows.

E. To make a good impression:

   1. Body should be clean and odor free.
   2. You should be freshly shaved.
   3. Hair should be neat, clean, and trimmed.
   4. Makeup should not be overdone.
   5. Teeth should be brushed and your breath fresh.
   6. Clothes should be clean and pressed.
   7. Shoes should be clean and polished.
   8. Do not wear strong perfume or aftershave lotion.

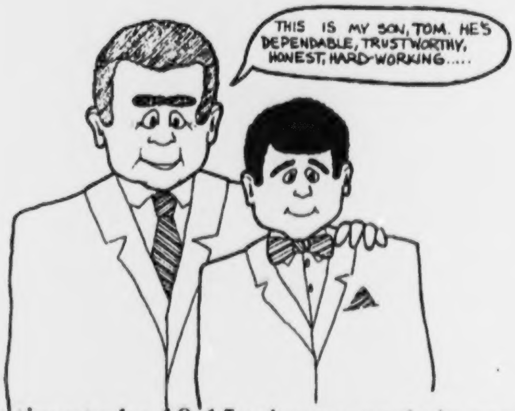
UNIT I

JOB ACQUISITION
INFORMATION SHEET 8—THE INTERVIEW

I. Before the Interview

A. Go alone. Don't take a parent or friend with you.

(NOTE: Employers seldom hire people who cannot sell themselves in an interview without the help of another person.)


THIS IS MY SON, TOM. HE'S DEPENDABLE, TRUSTWORTHY, HONEST, HARD-WORKING.....

B. Allow enough time to be 10-15 minutes early in case you are required to complete any other forms.

C. Review important information.

1. Know the name and title of the interviewer.
2. Know what the company does.
3. Know several reasons why you want the job.

D. Dress appropriately.

II. Meeting the Receptionist/Secretary

A. Be sure to be friendly and courteous to the receptionist/secretary.

(**NOTE:** Many a job has been lost because an applicant was not friendly to the receptionist. If an employer is having a hard time deciding between applicants, he/she may ask the secretary's opinion.)

B. Introduce yourself, stating that you have an appointment and with whom.

(**EXAMPLE:** "Good morning. My name is Jake Chen. I am applying for a job as a computer programmer. I have a 9:30 appointment with Ms. Lindsey.")

C. Wait for instructions and follow them carefully.

III. Starting the Interview

A. Smile and greet the interviewer with a firm handshake.

(**NOTE:** Women, too, should shake hands if offered.)

B. Call the interviewer by name.

C. Introduce yourself.

D. State the purpose of your visit.

E. Listen for instructions.

F. Stand until the interviewer asks you to sit.

1. If not asked to sit, you must stand.

2. If asked to sit, do not slouch.

G. Try not to be nervous. Taking two or three deep breaths helps you relax.

H. Do not place personal items such as your purse, umbrella, etc., on the interviewer's desk.

I. Do not smoke or chew gum.

J. Be confident!

K. Make eye contact, but do not stare.

L. Be courteous and polite.

(**REMEMBER:** Good manners are never out of style.)

IV. Answering Questions During the Interview

A. Do not interrupt the interviewer when he/she is speaking.

B. Try to answer with more than yes or no—the interview will go much more smoothly.

C. Do not talk about your personal problems. Try to convince the interviewer that he/she will be benefitting the company by hiring you, not vice versa.

D. Answer all questions honestly. An employer can sense when you are avoiding a question.

(EXAMPLE: "Would you say you can work well with others?"

"Truthfully, my relationship with my supervisor could have been better. We never became especially fond of each other. However, we did manage to work together.")

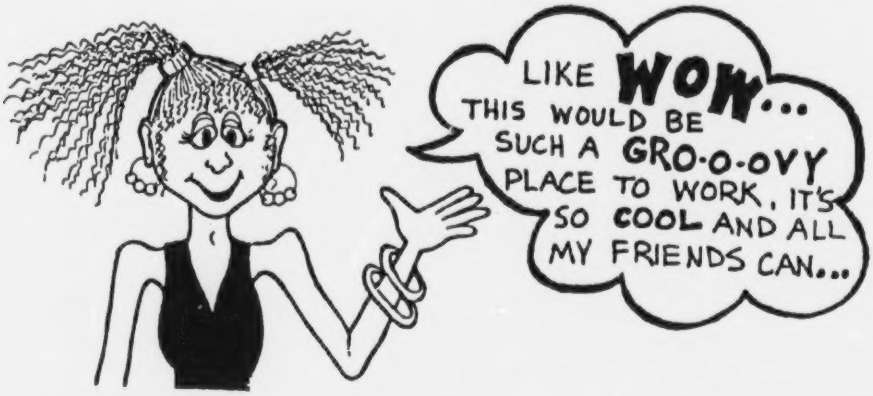
E. Give positive answers to unfavorable questions.

(EXAMPLE: "What was your reason for leaving your past employment?"

"I was laid off because I could not get along with my coworkers. But I have learned now that I must put forth extra effort.)

F. Do not "ramble"; give clear answers.

G. Use correct English. Avoid using slang words or phrases.


LIKE WOW... THIS WOULD BE SUCH A GRO-O-OVY PLACE TO WORK, IT'S SO COOL AND ALL MY FRIENDS CAN...

H. Show interest in the company by asking questions.

I. Give the interviewer the opportunity to mention salary and fringe benefits.

(EXAMPLE: If asked what salary you would come to work for, sample answers are:

"It depends upon my responsibilities."

"What is someone in a similar position making?")

V. Closing the Interview

A. Usually, the interviewer will tell you that there are no further questions and that you will be notified when a decision has been reached.

B. Thank the interviewer for his/her time.

C. Leave immediately when the interview has ended.

VI. Following the Interview

A. The thank-you letter

1. Express your continued interest in the job.
2. Express your appreciation to the interviewer for the opportunity to interview with the company.
3. Take the opportunity to sell yourself a little more.

B. The follow-up telephone call

1. Include the following information
    a. Your name
    b. Date of the interview
    c. Position for which you interviewed

2. Ask whether a decision had been made.

(EXAMPLE:

Incorrect: "Hello, Ms. Smith. This is George Goofup. I haven't heard anything about the job. You said I should call. Did I get it?"

Correct: "Hello, Ms. Smith. This is Daniel Doright. I interviewed with your company on December 27 for the position of general manager. Have you reached a decision?")

3. If someone else was hired, thank the interviewer for considering you, and tell him/her you are still interested in working for the company.

(EXAMPLE: "I would like to thank you for considering me for the position. I am still interested in working for your company, and I would appreciate your keeping my application on file.")

VII. Learn from Your Interview

A. Looking back at the interview

1. What were some of the good things you did?
2. What were some of the bad things you did?
3. If you could change any of your responses, what would they be?

B. Remember all is not lost if you did not get the job—learn from your mistakes.

UNIT I

JOB ACQUISITION
INFORMATION SHEET 9—QUESTIONS FREQUENTLY ASKED AT AN INTERVIEW

1. What are your future career plans?
2. What are your major weaknesses?
3. What are your special abilities?
4. Do you prefer working with others or by yourself?
5. In what school activities have you participated? Why?
6. What school courses did you like best? Least? Why?
7. Why do you think you would like this particular type of job?
8. Are you willing to relocate where the Company wants to send you?
9. What can you do for us? Why do you feel you are qualified?
10. What are your ideas about salary?
11. Where have you worked before?
12. Do you have any questions about our company or the job opening?

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 11—PARTICIPATING IN A SIMULATED JOB INTERVIEW

Directions:

1. *Nine students should be selected to do the interviewing.*
2. *They will be given a card with the name of the company and should use those questions on Information Sheet 9 to conduct the interview.*
3. *Two of the nine students will be asked to be employees of employment agencies.*
4. *The student who is the interviewer for the private employment agency must make certain that the applicants complete the private employment agency contract.*
5. *All other students will first draw an information card.*
6. *They will then proceed to the INSTRUCTION DESK (the teacher's desk).*
7. *The teacher will instruct the students where to go.*
8. *If sent to the private employment agency, the contract must be completed.*
9. *Using the information on the card and any other personal information, the students will conduct themselves as if they are in an actual interview.*
10. *The students are to answer the questions honestly, referring to their information cards when needed.*
11. *When the interview is over, the interviewer is to complete the applicant's rating form; the applicant should be given the rating form when completed so that improvements may be made in the next interview.*
12. *The applicant should then raise his/her hand.*
13. *The teacher will pick up the rating form and take the student back to the INSTRUCTION DESK.*

14. *The student will then draw another information card and follow steps 5-12 until they have been interviewed three times.*

(NOTE: Each student should be interviewed by three ***different*** *personnel directors and for three* ***different*** *positions.)*

15. *When three interviews have been completed, the student will then be placed in an interviewing position.*

UNIT I

JOB ACQUISITION INFORMATION CARDS

DIRECTIONS: Cut along the dotted lines. The cards will last much longer if they are laminated.

EXPERIENCE: Typist at Big RT Company in Dallas, Texas for three years	JOB APPLYING FOR **TYPIST**	SPECIAL SKILLS: Typing, 55 w.p.m.
EXPERIENCE: Worked for three years at XYZ Company in Houston, Texas as a janitor	JOB APPLYING FOR **JANITOR**	SPECIAL SKILLS: None
EXPERIENCE: Worked three years at Dillard's Department Store as a salesclerk	JOB APPLYING FOR **SALES CLERK**	SPECIAL SKILLS: Typing, 45 w.p.m.
EXPERIENCE: Personnel Director for G Systems in Ft. Worth, Texas for two years	JOB APPLYING FOR **PERSONNEL DIRECTOR**	SPECIAL SKILLS: Typing, 65 w.p.m. HIGHER EDUCATION:. M.S in Human Resources Management
EXPERIENCE: Public Relations Director for Large B Company for four years	JOB APPLYING FOR **PUBLIC RELATIONS DIRECTOR**	SPECIAL SKILLS: Typing, 70 w.p.m. HIGHER EDUCATION: B.S. in Arlington, Texas Communications
EXPERIENCE:Purchasing Agent for Title Big Company in Tyler, Texas for six months	JOB APPLYING FOR **PURCHASING AGENT**	SPECIAL SKILLS: Typing, 55 w.p.m. HIGHER EDUCATION: Two years of coursework toward B.B.A.

EXPERIENCE: Five years in operating rides at Lassoworld	JOB APPLYING FOR **AMUSEMENT RIDES MANAGER**	SPECIAL SKILLS: None HIGHER EDUCATION: Eighteen semester hours in marketing and management
EXPERIENCE: Cashier for WideWorld Bank; part-time for two years	JOB APPLYING FOR **CASHIER**	SPECIAL SKILLS: Typing, 45 w.p.m.; operate electronic calculator by touch
EXPERIENCE: Two years exp. as a skating competitor	JOB APPLYING FOR **SKATING INSTRUCTOR**	SPECIAL SKILLS: Have won numerous awards for competition
EXPERIENCE: Two years exp. as a cook in Margino's Restaurant	JOB APPLYING FOR **COOK**	SPECIAL SKILLS: None
EXPERIENCE: Five years at Shemroad Manufacturing Company	JOB APPLYING FOR **ASSEMBLY-LINE WORKER**	NOTE: Business has closed. You have been laid off.
EXPERIENCE: One year of exp. at Shemroad Manufacturing Company	JOB APPIYING FOR **LINE SUPERVISOR**	NOTE: Business has closed. You have been laid off.
EXPERIENCE: None	JOB APPLYING FOR **RECEPTIONIST**	SPECIAL SKILLS: Typing, 60 w.p.m.
EXPERIENCE: Landscape supervisor for Lindsey's—a fast food corporation in Dallas, Texas for five years	JOB APPLYING FOR **LANDSCAPE SUPERVISOR**	HIGHER EDUCATION: Degree in horticulture design from Big State University
EXPERIENCE: Accounting Supervisor for TBL in Austin, Texas for two years	JOB APPLYING FOR **ACCOUNTING SUPERVISOR**	HIGHER EDUCATION: B.B.A. in Accounting from L and T State University

UNIT I

JOB ACQUISITION
PRIVATE EMPLOYMENT AGENCY CONTRACT

JOBS Employment Agency provides this contract to protect you and the agency. It is very important that you read all details carefully and ask for a full explanation of any portion that is not clear to you. Our agency is bonded and licensed by the Texas Department of Labor.

I hereby employ the JOBS Employment Agency to assist me in securing a position. I understand that I am to keep all information given to me regarding positions in strict confidence and agree to report the acceptance of a job and the results of the interviews to the JOBS Employment Agency. I also understand that if any position is offered me as a result of being sent by this agency, I am obligated to the agency.

Upon acceptance of the position that was secured for me by the JOBS Employment Agency, I agree to pay the fee as follows:

15% of lst full month gross pay if pay is $99.99 or less; 20% of lst full month gross pay if pay is $100.00-199.99; 30% of lst full month gross pay if pay is $200.00-399.99; 40% of lst full month gross pay if pay is $400.00-599.99; $600.00 and above—percentage of annual income to be agreed upon by both parties.

(This fee schedule is established by state law.)

______I will pay the fee in full within 10 days of accepting the job.
______I will pay in two (2) equal installments if I am paid monthly.
______I will pay in three (3) equal installments if I am paid twice a month.
______I will pay in six (6) equal installments if I am paid weekly.

In the event this placement fee is not paid in accordance with the above, I further agree to pay reasonable attorney fees and court charges that are necessary in collecting any balance that I may owe should any payments become delinquent. I HAVE CAREFULLY READ THE ABOVE CONTRACT AND FULLY UNDERSTAND ITS CONTENTS AND DO AGREE TO ABIDE BY ITS CONTENTS.

____
Signature

____
Date

(Sample Contract)

UNIT I

JOB ACQUISITION
JOB INTERVIEW RATING FORM

Applicant's Name: ____________________ Your Name: ____________________

Interviewer's Name: ____________________ Date: ________________________

Job Applying For: ____

Directions: Place a check in the box of the correct answer.

	Yes	No	Comments
1. The applicant was well groomed.			
2. The applicant was courteous and honest.			
3. The applicant was very nervous.			
4. The applicant made eye contact.			
5. The applicant interrupted the interviewer several times.			
6. The applicant answered with more than a yes or no.			
7. The applicant talked about personal problems.			
8. The applicant would not leave when the interview was over.			
9. The applicant did not mention salary until the right time.			
10. Would you hire this person? Why?			

UNIT I

JOB ACQUISITION
INFORMATION SHEET 10—THE FOLLOW-UP LETTER

I. Purpose of the Follow-up Letter

   A. To show appreciation to the employer for the interview

   B. To express your continued interest

   C. To take the opportunity to sell yourself a little more

   D. To strengthen your possibilities of getting the job

II. Organization of the Follow-up Letter

   A. Should be typed on 8½" x 11" paper

   B. Should be neat, with no grammatical errors or misspellings

   C. Should be organized in an acceptable business-letter format

   D. Should be presented in an organized manner

      1. Thank the interviewer for the chance to interview with the company.

      2. Restate the qualifications (education and/or experience) which you feel will help you get the job.

      3. Give your telephone number and the hours of the day that you may be reached in case any additional information is required of you.

      4. Close the letter in the correct way.

      5. Sign the letter in longhand.

UNIT I

JOB ACQUISITION

ACTIVITY SHEET 12—PREPARING A FOLLOW-UP LETTER

Directions: *Now that you have completed your own interviews, write a follow-up letter to one of the companies that you interviewed with. You may use the name of the person conducting the interview as your contact person. The title will be Personnel Director. You may create your own address for the company, your home address, and any other information related to your qualifications. Remember this is your last time to really sell yourself, so make it neat and to the point.*

JOB ACQUISITION

INFORMATION SHEET 11—WHY PEOPLE ARE NOT HIRED

I. Previous Work Experience

   A. Work was not related to the job applied for

   B. Had poor work record

II. Interest in the Specific Job

   A. Seemed uninterested when discussing job

   B. Did not ask questions about the job

   C. Seemed to want the job only to meet financial obligations

III. Recommendations from Previous Employers

   A. Did not get along with coworkers

   B. Did not get along with boss

   C. Did not do a good job

   D. Poor work habits—did not finish jobs

IV. Training Background—did not possess necessary skills for the job

V. Personal Appearance

   A. Was unable to express self clearly—poor voice, grammar, and diction

   B. Dressed sloppily

   C. Failed to maintain eye contact

VI. Manners and Mannerisms

   A. Did not thank the employer for taking the time for the interview

   B. Sat down without being asked

   C. Arrived late for the interview without a good reason

VII. Personality
   A. Lacked interest and enthusiasm
   B. Lacked confidence and poise—seemed nervous and ill at ease
   C. Lacked maturity
   D. Lacked a sense of humor
VIII. Ambitions—did not know what they wanted to do with their lives
IX. Maturity
   A. Did not see the importance of things
   B. Did not face responsibilities
   C. Blamed others for their mistakes
X. Educational Background
   A. Had a poor scholastic record
   B. Had been a discipline problem
   C. Chose courses poorly—took all the easy ones

UNIT I

JOB ACQUISITION
ACTIVITY SHEET 13—DO YOU HAVE WHAT IT TAKES?

Directions: Even though, chances are, you have not held a full-time job yet, you are developing work habits that will carry over with you when you do start a job. Read the questions below and answer them honestly to see if you have what it takes to be a good employee.

		Yes	No
A.	Would you say you get along well with others—even if they are different from you or your friends?		
B.	Do you get along well with your teachers?		
C.	Do you get along well with your parents?		
D.	Do you finish your work on time?		
E.	Are your papers neat?		
F.	Would you say you speak clearly?		
G.	Would you say you have good manners?		
H.	Can you laugh at yourself?		
I	Do you have any idea what you will be doing in the next five years?		
J.	Do you take the blame for your mistakes?		
K.	Do you make good grades?		
L.	Do you stay out of trouble at school?		

UNIT I

JOB ACQUISITION
UNIT TEST—PART 1—GLOSSARY

Match the following terms with their definitions by placing the correct letter in the space at the left.

______ 1 Accurate
______ 2. Address
______ 3. Applicant
______ 4. Bondable
______ 5. Character
______ 6. Chronic
______ 7. Compensation
______ 8. Confidential
______ 9. Convicted
______ 10. Dependents
______ 11. Disability
______ 12. Eligible
______ 13. Emergency
______ 14. Employer
______ 15. Excluding
______ 16. Fee
______ 17. Felony
______ 18. Institution

a. one who applies for a job
b. recurring
c. secret; private
d. proved guilty
e. to not include
f. a person or business a person works for
g. coverage against a loss
h. to become a citizen
i. right to be insured
j. payment due to injury or unemployment
k. an unexpected act
l. a set amount of money
m. on the other side
n. having a choice
o. left out; usually in error
p. less serious than a felony
q. single, married, separated, or divorced
r. personality traits such as honesty

______ 19. Insurance

______ 20. Legibly

______ 21. Maiden name

______ 22. Marital status

______ 23 Misdemeanor

______ 24. Misrepresented

______ 25. Naturalized

______ 26. Not applicable

______ 27. Omission

______ 28. Optional

______ 29. Personal

______ 30. Personnel

______ 31. Probationary

______ 32. Qualified

______ 33. Reference

______ 34. Relatives

______ 35. Reverse side

______ 36. Salary

______ 37. Sex

______ 38. Signature

______ 39. Spouse

______ 40. Wage

s. the last name of a woman before she is married

t. does not apply to you

u. period of time used to see if you can do the job you were hired to do

v. belonging to you

w. people who are related to you

x. refers to being male or female

y. free from mistakes

z. the place where you receive your mail

aa. persons who rely on you for support

bb. able or worthy of being chosen

cc. a federal crime for which punishment may be death

dd. a place where you may receive formal training

ee. written in a way in which it can easily be read

ff. a group of persons belonging to an organization

gg. having the skill, training, or education to do a job

hh. the name of a person written in longhand

ii. a fixed amount of pay not directly related to the number of hours you work jj. someone who can be asked to give an answer to questions about a person's ability to do a job

kk. amount of money earned per hour

ll. your husband or wife

mm. not able to work because of a disability

nn. to give a false or misleading statement

UNIT I

JOB ACQUISITION

UNIT TEST—PART 2—SOURCES OF EMPLOYMENT

A. Name three sources to look for employment:

1.

2.

3.

B. *Choose the correst answer for completing each statement. Place the letter of the correct answer in the blank to the left of each number. Only one answer for each statement is correct.*

_____ 1. A private employment agency ____________________charge a fee for locating jobs.

A. does
B. does not
C. cannot
D. may

_____ 2. ___________________________ is the most common source of finding a job.

A. Word-of-mouth
B. Media
C. Want ads
D. Public employment agencies

_____ 3. ________________________ sometimes offer excellent leads for employment.

A. Heavy metal magazines
B. Television and radio
C. Interviews
D. Babysitters

_____ 4. Employment agencies provide _______________ counseling.

A. personal
B. drug and alcohol
C. career
D. marriage

_____ 5. _______________________ provides the best source for employment opportunities.

A. Talking to friends
B. Reading the want ads
C. Watching television
D. Visiting the Chamber of Commerce

_____ 6. Friends, relatives, and acquaintances usually know of job openings ___________________ they are advertised.

A. after
B. while
C. if
D. before

_____ 7. School placement offices sometimes have _______________.

A. part-time jobs
B. career opportunities information
C. college rankings
D. apartments for rent

_____ 8. The abbreviation *pt. time* stands for ____________________.

A. private time
B. punt time
C. party time
D. part-time

_____ 9. The abbreviation _________________ means you are willing to discuss salary at a later date.

A. sal. open
B. money o.k.
C. sal. closed
D. sal. late

_____10. The abbreviation E.O.E. means ____________________.

A. Equal Option Employment
B. Easy Open Employment
C. Equal Opportunity Employment
D. Easy Option

_____11. The abbreviation **refs.** refers to ____________________________.

A. soft drink refills
B. referrals for jobs
C. references by people who know you
D. references by people who do not know you

_____12. The abbreviation **appt.** refers to _________________________.

A. appointment needed for interview
B. apartment number
C. appropriate dress required
D. appointed to the job

UNIT I

JOB ACQUISITION UNIT TEST—PART 3—APPLYING BY TELEPHONE FOR AN INTERTVIEW

Place an "X" next to the information that needs to be said when applying by telephone.

_____ 1. Give your name and tell why you are calling.

_____ 2. Ask if you may have an interview at the employer's convenience.

_____ 3. Give a friend's address to the employer so they can mail you an application.

_____ 4. Find out the person's name and title who will be conducting the interview.

_____ 5. Thank the person who gave you the information.

_____ 6. Explain that this is your first job application and you are nervous.

_____ 7. Use the person's name to whom you are speaking.

_____ 8. Ask about the requirements of the job.

_____ 9. Indicate how you heard about the opening.

_____ 10. Ask about the salary of the job opening.

UNIT I

JOB ACQUISITION

UNIT TEST—PART 4—THE LETTER OF APPLICATION

Place an "X" beside the following items that would be included in a letter of application.

_____ 1. Your social security number

_____ 2. The job for which you are applying

_____ 3. Why you feel you can do the job

_____ 4. How you found out about the job

_____ 5. A list of references

_____ 6. Your present address and phone number

_____ 7. Request for an application form and/or request for an interview appointment

_____ 8. Why you feel you can do the job

_____ 9. Your parents' occupations

_____ 10. Why you are interested in the job

UNIT I

JOB ACQUISITION
UNIT TEST—PART 5—COMPLETING THE APPLICATION FORM

Fill in the blanks by using the words listed below to complete the following sentences.

open
entire form
signature
policies
application forms
correct namet
age
mother/father
resume
n/a
bold-type print
blank
handwritten
salary reqirements

1. Although each company has its own ____________________ ____________________, the rules for preparation apply to any form.
2. Read the ____________________ ____________________before starting to write.
3. If the questions do not apply to you, write ____________________.
4. Having your ____________________ with you will help ensure that all information is correct and complete.
5. Your ____________________is required to ensure that you put down the correct information.
6. Make sure every ____________________ is filled in.
7. Write ____________________ for questions about salary so as not to mislead the employer.
8. Always use your ____________________.
9. Optional information is ____________________, marital status, dependents, and health status.
10. Applications may be typed, printed, or ____________________.

UNIT I

JOB ACQUISITION
UNIT TEST—PART 6—RESUMES

Complete the following statements with the correct answer.

______1. The term **resume** basically means the same as ________________.

A. reassure
B. resume your speed
C. personal data sheet
D. personal date sheet

______2. ________________ of the same resume can be made and mailed to different employers.

A. Many versions
B. Many copies
C. Some varieties
D. Any color

______3. In most cases, resumes should be kept to ____________________ in length.

A. two pages
B. three pages
C. one page
D. four pages

______4. Resumes are an easy way to ________________ your broadening educational and work experience record.

A. exaggerate
B. update
C. qualify
D. list in detail

______5. Resumes ________________ have to be in logical order.

A. do
B. do not
C. never
D. sometimes

______6. Resumes should be presented in an ______________________ form.

A. formal
B. informal
C. outline
D. unoutlined

______7. Your ____________________ should appear in the resume.

A. job goals
B. grade point average
C. habits
D. best friends' names

______8. Work experience and educational background should have the most recent information ________________.

A. last
B. in the middle
C. first
D. second

______9. You should always get permission before using people as _________.

A. parents
B. references
C. resources
D. friends

______10. Your ______________________ are good to use as references.

A. brothers and sisters
B. friends
C. relatives
D. parents

UNIT I

JOB ACQUISITION
UNIT TEST—PART 7—PREPARING FOR THE INTERVIEW

Fill in the blanks by using the words listed below to complete the following sentences.

extreme
pressed
business
job
resume
time
company
conservatively
comfortably
title
too much
questions
date

1. Know the exact __________, __________, and location of the interview.
2. Know the name of the person who will be conducting the interview and his/her __________.
3. Learn as much about the __________ as possible.
4. Review your __________.
5. Think through possible __________ the interviewer might ask.
6. Think of several questions to ask about the __________ and the __________.
7. Dress __________.
8. Too little jewelry is better than __________.
9. Your clothes should be clean and __________.
10. Makeup and hairstyle should not be __________.

UNIT I

JOB ACQUISITION
UNIT TEST—PART 8—THE INTERVIEW

Place the letter of the correct answer to the left of the number. Only one choice is correct for each statement.

_____ 1. Allow enough time to be ________________ minutes early in case you are required to complete any other forms.

A. 5 or 6
B. 20 - 25
C. 60
D. 10 -15

_____ 2. Always be _____________ and __________ to the receptionist or secretary.

A. friendly and courteous
B. generous and sincere
C. brave and strong
D. angry and aggressive

_____ 3. Do not take a ____________________ with you when going to a job interview.

A. resume
B. pen
C. friend
D. list of references

_____ 4. When starting the interview, never ________________________.

A. call the interviewer by name
B. introduce yourself
C. smoke or chew gum
D. make eye contact

_____ 5. During an interview, always ________________________.

A. answer questions with more than a yes or no
B. avoid answering questions
C. ramble, give unclear answers
D. use slang words or phrases

_____ 6. At the close of the interview, ____________________.

A. introduce yourself
B. thank interviewer for his/her time
C. sit until you are asked to stand
D. do not leave immediately

_____ 7. Following an interview, it is a good idea to ____________________.

A. send a thank-you letter to express continued interest in job
B. at a later date, call to inquire about the decision regarding the position
C. express your appreciation to the interviewer for the opportunity to interview
with the company
D. all of these

_____ 8. Looking back at the interview, ____________________.

A. try not to be nervous
B. remember all is lost if you do not get job
C. review the good and bad things you did during the interview
D. never plan any changes in your responses

UNIT I

JOB ACQUISITION
UNIT TEST—PART 9—QUESTIONS FREQUENTLY ASKED AT AN INTERVIEW

Place an "X" next to the questions frequently asked at an interview.

_____ 1. What are your future career plans?

_____ 2. What are your major weaknesses?

_____ 3. What are your plans for Saturday night?

_____ 4. Do you prefer working with others or by yourself?

_____ 5. In what school activities have you participated? Why?

_____ 6. What school courses did you like best? Why?

_____ 7. Why do you think you would like this particular job?

_____ 8. Are you willing to relocate?

_____ 9. What could you contribute to our company?

_____ 10. What are your ideas on salary?

_____ 11. Where have you worked previously?

_____ 12. What church do you belong to?

_____ 13. How old were you when you were married?

_____ 14. Do you like my office?

_____ 15. Do you have any questions about our company?

UNIT I

JOB ACQUISITION
UNIT TEST—PART 10—THE FOLLOW-UP LETTER

A. *List the four purposes of the follow-up letter.*

1.
2.
3.
4.

B. *Fill in the blanks by using the words listed below to complete the following statements.*

close
neat
no
letter
organized
helpr
few
hours
telephone
interviewer
secretary/receptionist
social security
qualifications

1. Your follow-up letter should be ______________________________ with ________________ grammatical errors or misspellings.

2. Your follow-up letter should be ______________________________ in an acceptable business letter form.

3. Your follow-up letter should begin by thanking the ________________ for the chance to interview with the company.

4. You should restate the ______________________________ which you feel will ______________ you get the job.

5. You should gave your ______________________________ number and the ________________ of the day that you may be reached in case any additional information is required.

6. You should ____________________ the letter in the correct way, and sign the ______________ in longhand.

UNIT I

JOB ACQUISITION
UNIT TEST—PART 11—WHY PEOPLE ARE NOT HIRED

Name ten reasons why people are not hired.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

UNIT II

ON-THE-JOB RELATIONS
INFORMATION SHEET 1—GLOSSARY

A. Attitude—the way you feel or act

B. Communication—the exchange of ideas or messages which results in understanding between the sender and the receiver

C. Cooperative—the willingness and ability to work with others

D. Dependable—to be reliable and trustworthy; e.g., being at work on time

E. Empathy—the ability to see and feel things from another person's point of view

F. Honesty—not cheating or stealing; telling the truth

G. On-the-job relations—the relationship between coworkers and supervisors

H. Initiative—being a self-starter, finding work that needs to be done and doing it without waiting to be told

I. Loyalty—being true to someone or something

J. Productive—producing your fair share

K. Self-awareness—how well you know yourself

L. Self-image—how you feel about yourself

M. Tact—a sense of knowing what to say or do in order to maintain good relations with others and to avoid offense

N. Tolerance—the ability to endure mannerisms, habits, or irritations from another person that may be bothersome

O. Values—your personal beliefs as to what is good or bad, right or wrong

UNIT II

ON-THE-JOB RELATIONS
ACTIVITY SHEET 1—WORD FIND

Directions: Complete the sentence by choosing one of the following words and then locate the word in the word find by drawing a line through the word.

- Attitude
- Communication
- Cooperative
- Dependable
- Empathy
- Honesty
- Values
- Relations
- Initiative
- Loyalty
- Productive
- Self-Awareness
- Self-Image
- Tact
- Tolerance

```
A S E L F I M A G E L E T I T E T E I H
T R S O R M A N L R A O B I N G H O N O
T L N Y I A I N I T I A T I V E O E Y N
I B O T E Z E D O E B A Y C T S K I M E
T K N R D E N L O Y A L T Y G E P T J S
U R Y L Q M C R R L O C H N D U A O O T
D I E N Z P O Z A V J E U W I L S L V Y
E M P A T H Y G N D O S M A E A O E I S
M W Z T R C C O O P E R A T I V E R E E
F T F P E D O I I E N N W F R L L A F L
R V C R L C K P T J H O R U D L B N E F
M G Y O T O S E A O D A E A H T A C E A
S H U D Y M N K C Y L H V N R A D E N W
P Q D U D L O G I U S B A Y N C N A D A
Z R V C U W I Z N A N R L E E T E T Y R
X A E T F T T E U D H H U L W R P O J E
E T A I M R A E M I F N E A A Y E F A N
L H G V I Z L S M M C O S N Y O D R R E
P Q V E E Q E C O M B I S D M R N T G S
G O R V W U R O C T A T W E A D U L N S
```

1. Being true to someone or something is ____________________________.
2. How well you know yourself is ____________________________________.
3. Your personal beliefs as to what is good or bad, right or wrong are ______________________________.
4. How you feel about yourself is ____________________________________.
5. The relationship between coworkers and supervisors is _______________.

6. Producing your fair share means you are ______________________________

7. The way you feel or act is known as ________________________________.

8. Not cheating or stealing; telling the truth is ___________________________.

9. Being a self-starter shows you have _________________________________.

10 The ability to see and feel things from another person's point of view is _______________.

11 To be reliable and trustworthy means you are _________________________.

12 The exchange of ideas or messages which results in understanding between the sender and receiver is ______________________________________.

13 The willingness and ability to work with others means you are _______________________.

14 The ability to endure mannerisms, habits, or irritations of others is _________________.

15. A sense of knowing what to do or say in order to maintain good relations with others is ___________________________________.

ON-THE-JOB RELATIONS
INFORMATION SHEET 2—GETTING ALONG

I. Importance of Positive On-the-Job Relations

  A. Working well with others is a key to job success.

  B. A large portion of a worker's time is spent with coworkers and supervisors.

  C. Studies have shown that almost 80 percent of people who lose their jobs are fired because of poor attitudes toward work and people.

II. Know Yourself

  A. Self-awareness—The first step to understanding and accepting other people is knowing and accepting yourself. The following items can help you discover more about yourself.

    1. Values

      a. What is important to you?

      b. What is right or wrong?

      c. What is good or bad?

    2. Strengths and weaknesses

      a. What are your good and bad points?

      b. What skills do you have?

      c. What personal traits are likeable and which traits need improvement?

    3. Self-image

      a. You may feel differently about yourself at times, depending on the situation.

      b. Your self-image is greatly influenced by how other people react toward you.

B. Communication—The way you communicate with others is important for positive on-the-job relations.

  1. Verbal communication

    a. Do people understand what you mean when you speak or write?

    b. Is the tone of your voice positive and pleasing?

  2. Nonverbal communication—Do your physical gestures and facial expressions support what you say?

C. Empathy

  1. Do you listen to what the other person is saying?

  2. Do you try to see things from another person's point of view?

III. Applying On-The-Job Relations Skills

A. Employees who work well with their employers and coworkers are happier and more productive.

B. Coworkers are not always those whom you would choose as friends.

  1. Their values may differ from yours.

  2. You may not like their lifestyles or personalities.

C. Even though you may not like your coworkers, you were hired to do a good job—learn to get along!

D. Respect your coworkers' rights to be different.

E. On-the-job relations skills are helpful when emergencies (such as absentees or rush orders) put excess demands on employees.

  1. Be willing to perform extra duties when necessary.

  2. Show initiative. Start work assignments you know must be done without waiting to be instructed to do so. Keep busy.

IV. What Employers Expect of Employees

A. Cooperation

  1. Get along with coworkers.

        2. Be friendly and respectful.

    B. Ability to follow directions

    C. Honesty

    D. Enthusiasm

    E. Initiative

    F. Dependability

V. What Employees Expect of Employers

    A. To be paid regularly for work

    B. Safe working conditions

    C. Training and instructions

    D. Fair treatment—policies and rules should apply equally to all employees

    E. Evaluation of work

    F. Fringe benefits—to make work more pleasant and rewarding

UNIT II

ON-THE-JOB RELATIONS
ACTIVITY SHEET 2—RELATIONSHIPS

When you enter a new school, a new city, or a new job, you will find some type of social structure. There are groups of friends, as well as some loners. Some people are born leaders and some are followers. While some people are friendly and outgoing, others are quiet and a little harder to get to know.

Where will you fit in?

What qualities do you like in people? Rate the following qualities by placing a "✓" in the column you feel it best fits.

	VERY IMPORTANT	IMPORTANT	NOT IMPORTANT
1. Good-looking	________	________	________
2. Helful	________	________	________
3. Funny	________	________	________
4. Energetic	________	________	________
5. Polite	________	________	________
6. Empathetic	________	________	________
7. Popular with others	________	________	________
8. Smart	________	________	________
9. Independent	________	________	________
10. Interesting	________	________	________

Of those items that are checked as **VERY IMPORTANT** and **IMPORTANT**, which are like your own characteristics?

Would you say that the qualities you look for in others can also be found within you?

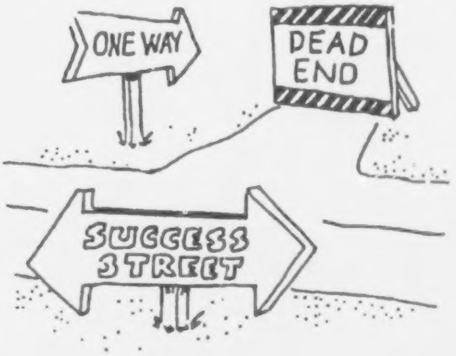
UNIT II

ON-THE-JOB RELATIONS
INFORMATION SHEET 3—TIPS FOR GETTING ALONG

I. Tips for Getting Along with Your Boss

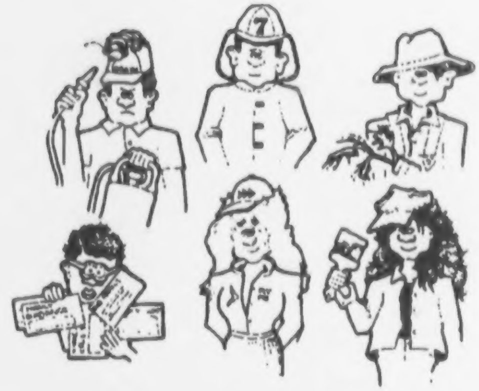
- A. Give "a day's work for a day's pay."
- B. Show interest in the job—learn more about it on your own.
- C. Don't do something that could get the boss, or you, in trouble.
- D. Understand that your boss (like you) is not perfect.
- E. Always go to your boss with a complaint, not to his/her boss.
- F. Talk to your boss about any gripes that are really bothering you.
- G. Be friendly to your boss, but without "buttering up."
- H. Choose the right time to talk to and be friendly with your boss.
- I. Keep your mind on your work; leave personal affairs at home.
- J. Follow the boss's instructions carefully, and **ask** if you don't understand what to do.
- K. Be on the job when you say you will.
- L. Be loyal to your boss, and your loyalty will be appreciated.

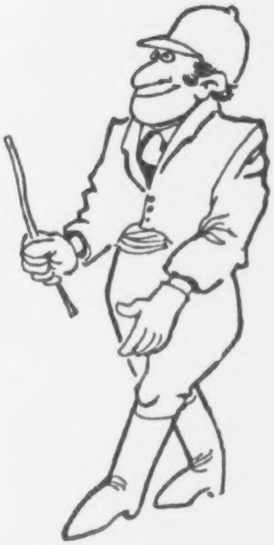
II. Hints for Getting Along with Other Employees



Getting along is a two-way street. If you do not like other employees, then they probably do not like you. If you will not accept others, then they will not accept you.

People have different lifestyles, at home and at work. Lifestyles include the many ways of thinking, acting, talking, dressing, eating, and so forth. If you want to be respected as a person, then you must accept others as unique, worthwhile individuals.

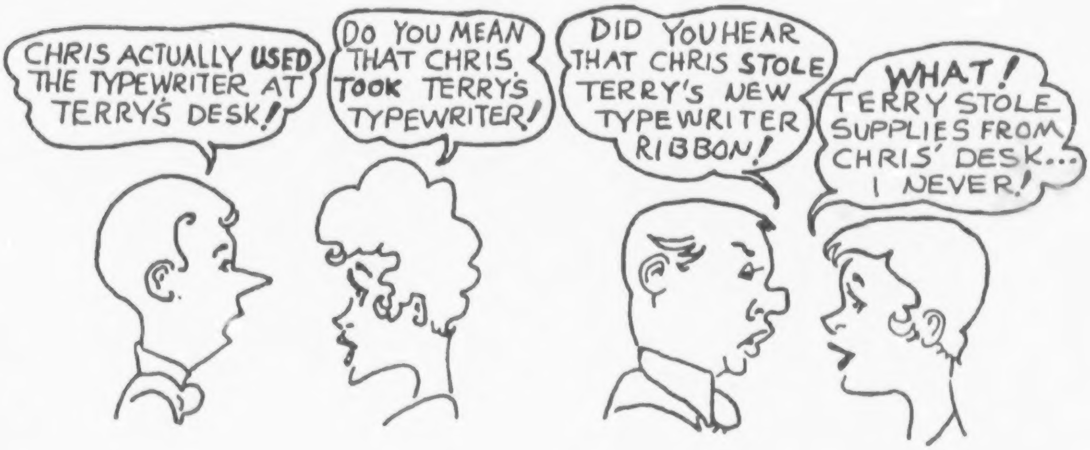




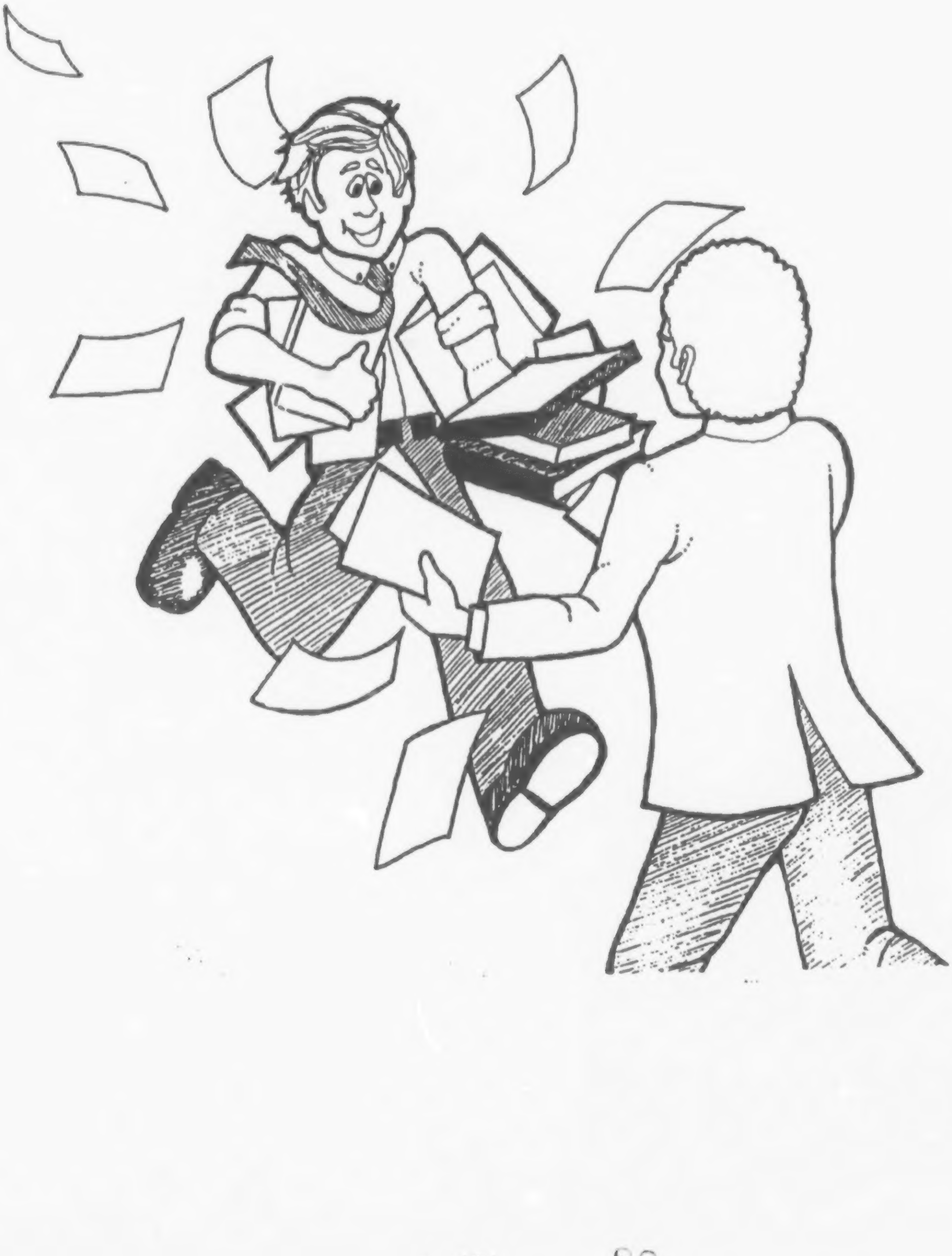
Most people form impressions about others based on their appearance. An impression is what one thinks or guesses about another person. A person's appearance on the job shouldn't be too dressy or too casual. If you dress like you are ready to ride horses, then people will wonder why you're not at the stables.

Making judgments about a person without first learning about the **individual** leads to embarrassment and bad feelings. Try to get the "facts" about a person rather than making a guess based on appearances or gossip.

Understand the unwritten laws around the office. For example, some workers have seniority and special areas or "territories" that they have come to "own" over the years. Also, don't get involved in the office gossip that forms the informal conversation network in some offices.


CHRIS ACTUALLY USED THE TYPEWRITER AT TERRY'S DESK!
DO YOU MEAN THAT CHRIS TOOK TERRY'S TYPEWRITER!
DID YOU HEAR THAT CHRIS STOLE TERRY'S NEW TYPEWRITER RIBBON!
WHAT! TERRY STOLE SUPPLIES FROM CHRIS' DESK... I NEVER!

Do your share of the work in the company. Do your job as well as possible. Don't abuse sick leave or break time. Don't complain. Cooperate!



UNIT II

ON-THE-JOB RELATIONS

ACTIVITY SHEET 3—GETTING ALONG WITH EMPLOYERS AND COWORKERS

Directions: In the following examples, check the action you think will be best.

1. Tommy has worked at Big Two Manufacturing Company for two days. On the second day, some of the other workers go out to lunch together. They don't ask Tommy to join them. Tommy should:

_____a. ask his boss what he is doing wrong.

_____b. be mad and hurt that he wasn't invited.

_____c. realize that after he has been there longer he will probably be included in the company.

2. It is Barbara's first day on the job at Stebson Hat Factory. She is very anxious to make friends. She should:

_____a. spend the first day "chatting" with her coworkers.

_____b. find out all she can about each coworker.

_____c. relax and let friendships develop.

3. Jose is very good at writing accounting programs to be used with the company's new computer. Tracey, on the other hand, is having trouble. Tracey must have a program written by the end of the week. Jose should:

_____a. not try to help her.

_____b. do the program himself and let everyone know he did.

_____c. work with Tracey to see where she is having trouble.

4. Maria works at Skateland. Lately, her friend Jean, who also works there, has been arriving late and leaving early. Maria must "cover" for Jean when this happens. Maria should:

_____a inform the manager of the problem.

_____b. talk to Jean and explain her feelings and that if it continues, she will report it to the manager.

_____c. keep "covering" for Jean.

5 Chris, the accountant, is handicapped. Sharron, a fellow employee, should:

_____a. treat Chris as she would everyone else.

_____b. go out of her way to be especially nice.

_____c. avoid Chris so that she will not feel uncomfortable.

6. Tammie does not like Franklin, yet she has been assigned to work with him on a project. Tammie should:

_____a. refuse to work on the project.

_____b. work with him even though she may not like him.

_____c. quit her job.

7. Several people in Humberto's office are writing a letter against the office manager and are planning to deliver it to the head of the company. They ask Humberto to sign the letter. Humberto should:

_____a. sign it since he too doesn't like the way the office is managed.

_____b. tell them that he doesn't like the way the office is managed but that he will not sign the letter.

_____c. ask if they have spoken to the office manager and, if not, encourage them to do so.

8. Dorothy has been offered a job for which she is not qualified. She should:

_____a. admit that she is not qualified and refuse the job.

_____b. admit that she is not qualified but offer to learn on the job.

_____c. not say anything and see if she can do it.

9. When Cruz accepted his new job, he understood that he would be expected to work one Saturday every two months. Next Saturday is his day to work, but Cruz had forgotten this and has made special plans for Saturday. Cruz should:

_____a. explain to his supervisor that he cannot work Saturday.

_____b. not give an explanation, and just not show up Saturday.

_____c. change his plans and be at work on Saturday.

10. Brandy has been working for Large Office Supply for the last 13 years in the typing pool. There is a new job opening for an administrative assistant to the president. Brandy's supervisor has not mentioned the position to her. Brandy should:

_____a. assume that because her supervisor has not mentioned the position to her, she would not recommend her.

_____b. talk with the supervisor about the requirements for the administrative assistant's position and express her interest in applying.

_____c. threaten to quit if she does not receive the job.

11. Randall is a new employee at Big Brass Company. The other employees have a habit of running down Randall's boss when his boss is not around. Randall should:

_____a. tell the employees that they should not be talking about his boss around him.

_____b. tell his boss what they are saying.

_____c. listen to their remarks, but not comment.

12. There is a rumor in Georgette's department that her supervisor and some of her coworkers are involved in taking money from the company. Georgette should:

_____a. explain to her supervisor about the rumor and ask if it is the truth.

_____b. call the audit division to see if it is the truth.

_____c. do nothing and see what happens.

13. Judy arrived at work early one morning to find Robin extremely upset. Judy should:

_____a. ask Robin if there is anything that she could do.

_____b. ask Robin to tell her what is wrong so that she can help her.

_____c. ignore Robin as if there was nothing wrong.

14. Paul wanted the manager's job; however, the company brought in someone from the outside to fill the position. Paul should:

_____a. quit! He should realize that they will not promote him; therefore, there is no chance for advancement.

_____b. talk to his immediate supervisor about his qualifications and chance for advancement.

_____c. spread rumors about the new manager so he will leave.

15. Diane is the new supervisor over the assembly line at Shamroad Manufacturing Company. She has found that since she was promoted, very few of her friends talk to her at work or after working hours. Diane should:

_____a. ask to have her old job back in hopes that her friends will talk to her.

_____b. tell all those not talking to her that she is going to issue them a written reprimand for lack of respect.

_____c. realize that jealousy is a very strong emotion and that usually, with some time, people realize that it solves nothing.

UNIT II

ON-THE-JOB RELATIONS
ACTIVITY SHEET 4—ROLE-PLAYING
EMPLOYER/EMPLOYEE RELATIONS

Directions: Two students are needed for this activity. One will role-play the company supervisor; the other will role-play the employee. Each student is to be very expressive. The time allowed for role-playing should be limited to five minutes.

Role of Supervisor

You are the supervisor of the production department. You must discipline an employee who has been absent five times in the last two weeks. The employee didn't call in on any of the occasions. The employee has been known to leave early without permission. Of course, this behavior is unacceptable. How will you deal with this employee? What will you say?

Role of Employee

You have three small children to support, and you are doing it alone. Your children have been sick for several days in the last two weeks. On several occasions, you have received a call from the day care center to pick up your children as soon as possible. You, of course, are very nervous when talking to the supervisor.

After each actor/actress has role-played a part, have them switch roles.

Ask the two students how they felt when they were the employee? The supervisor?

Divide the class into groups. Each group is to write a script that will allow the supervisor and employee to discuss the problem and come to a solution. Choose two people from each group to role-play the new script for the class.

Discuss how important it is to look at both sides of the problem, rather than just looking at how the problem affects one side. The idea of seeing another person's point of view is called ***empathy****.*

UNIT II

ON-THE-JOB RELATIONS
UNIT TEST—PART 1—GLOSSARY

Match the terms related to on-the-job relations to their definitions by placing the letter in the space at the left.

________ 1. Attitude

________ 2. Tact

________ 3. Initiative

________ 4. Tolerance

________ 5. Self-awareness

________ 6. Values

________ 7. Honesty

________ 8. Loyalty

________ 9. Self-image

________ 10. Cooperative

________ 11. Communication

________ 12. Dependable

________ 13. Empathy

________ 14. On-the-job relations

________ 15. Productive

a. the ability to endure mannerisms, habits, and irritations that may bother you

b. producing your fair share

c. not cheating or stealing; telling the truth

d. how well you know yourself

e. your personal beliefs as to what is good or bad, right or wrong

f. a sense of knowing what to say or do in order to maintain good relations with others and to avoid offense

g. being true to someone or something

h. the way you feel or act

i. the exchange of ideas or messages which results in understanding between the sender and the receiver

j. the ability to see and feel things from another person's point of view

k. how you feel about yourself

l. the willingness and ability to work with others

m. to be reliable and trustworthy

n. being a self-starter, seeking work that needs to be done, and doing it without waiting to be told

o. the relationship between coworkers and supervisors

UNIT II

ON-THE-JOB RELATIONS

UNIT TEST—PART 2—GETTING ALONG

Answer the following questions True if the statement is correct, and False if the statement is incorrect by placing a T for True or an F for False in the space at the left.

_______ 1. The first step to understanding and accepting other people is knowing and accepting yourself.

_______ 2. The way you communicate with others is important for positive on-the-job relations.

_______ 3. Empathy is not important to positive on-the-job relations.

_______ 4 On-the-job relations skills are helpful, especially when emergencies occur within the business.

_______ 5. A large portion of a worker's time is spent with coworkers and supervisors.

_______ 6. Less than 20 percent of people who lose their jobs are fired because of poor attitudes toward work and other people.

_______ 7. Employers expect their employees to **only** follow directions.

_______ 8. Employees expect employers to pay them regularly.

________ 9. Employees should not expect to be evaluated; they know if they are doing a good job.

________10. Employees who work well with their employers and coworkers are happier and more productive.

UNIT II

ON-THE-JOB RELATIONS
UNIT TEST—PART 3—TIPS FOR GETTING ALONG

A. *Place an "X" beside the items listed below that are tips for getting along with your boss.*

________ 1. Show interest in the job—learn more about it on your own.

________ 2. Be friendly to your boss, but without "buttering up."

________ 3. Be on the job when you say you will.

________ 4. Talk to his/her boss about problems you are having.

________ 5. Keep your mind on your work—leave personal business at home.

________ 6. Understand that your boss (like you) is not perfect.

________ 7. Give "a day's work for a day's pay."

________ 8. Talk to your boss at any time you feel there is a need.

________ 9. Follow the boss's instructions carefully.

________ 10. Explain to the boss that you would like to have his/her job in the **near** future.

B. *Using the following words, fill in the blanks of each sentence using the correct word.*

appearance
fun
judgments
performance
abuse
use
weight
unwritten

1. Most people form impressions about others based on their _______.
2. Making ______________ about a person without first learning about the individual leads to embarrassment and bad feelings.
3. Understand the ____________________ laws around the office.
4. Carry your own _______________ in the company.
5. Don't _______________ sick leave or break time.

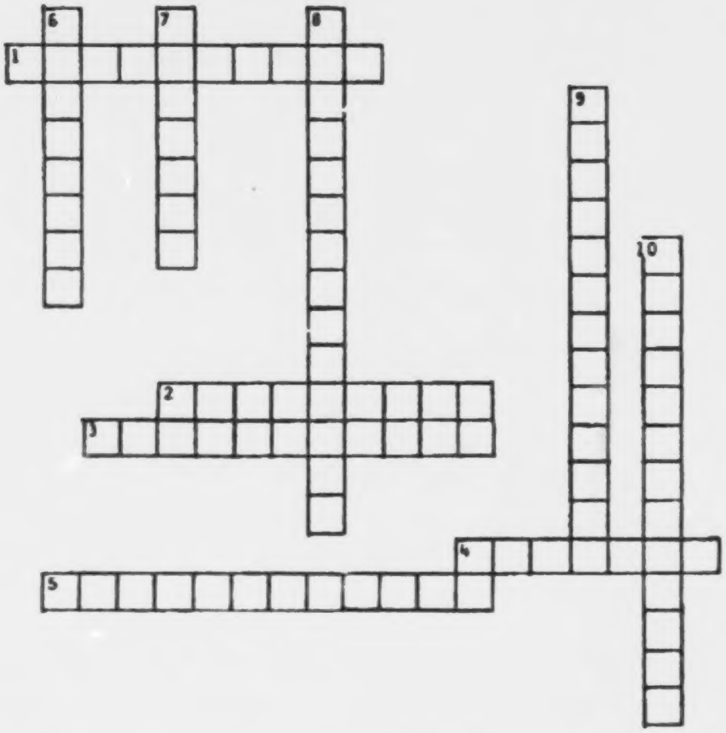
UNIT III

COMMUNICATIONS
INFORMATION SHEET 1—GLOSSARY

1. Body language—movements of the body that help express a message to another person
2. Colloquialism (slang)—words and phrases that are used in everyday talk ("My buddy flunked the exam," is a colloquial way of saying, "My close friend failed the examination.")
3. Communication—all of the ways in which messages are given to other people
4. Correspondence—messages given through the means of written words
5. Feedback—checking with the person with whom one is communicating to make sure the message is understood
6. Gesture—a movement of the body, or parts of the body, which is used to express ideas or feelings
7. Grammar—rules for speaking and writing
8. Nonverbal—communication without words
9. Perception—taking into the mind—usually by seeing or hearing—and forming an understanding because of it
10. Self-concept—the way one feels about oneself

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 1—LEARNING COMMUNICATION TERMS



ACROSS

1. Talking into the mind—usually by seeing or hearing—and forming an understanding because of it
2. Communication without words
3. The way one feels about oneself
4. Rules for speaking and writing
5. Movements of the body that help express a message to another person

DOWN

6. Checking with the person with whom one is communicating to make sure the message is understood
7. A movement of the body, or parts of the body, which expresses ideas or feelings
8. Messages given through the means of written words

9. Words and phrases that are used in everyday talk ("My buddy flunked the exam," is a colloquial way of saying, "My close friend failed the examination.")

10. All of the ways in which messages are given to other people

UNIT III

COMMUNICATIONS

INFORMATION SHEET 2—THE COMMUNICATION PROCESS

I. The Four Elements of Communication

(**NOTE:** If any one of the four elements is missing, communication breaks down.)

- A. Sender—gives the message
- B. Message—information being communicated
- C. Channel—means used to give the message
- D. Receiver—where the message is going

II. Communication Is a Two-way Process

- A. Receiver must have the ability to listen.
- B. Sender must have the ability to give information clearly.
- C. People use speech, written communications, nonverbal communications, etc., to give information to others.
    - 1. Information should be given simply and completely.
    - 2. Information may be clear to the sender but not to the receiver.
    - 3. Check with the receiver to make sure you are understood.

III. Feedback—Purpose Is To Make Sure You Are Understood

- A. Can be verbal

  EXAMPLE: "What did you mean by that?"

- B. Can be nonverbal

  EXAMPLE: Smiling, nodding the head in agreement, sitting forward in a chair to show more interest.

- C. Used as a cue for giving more information if negative feedback is present.

UNIT III

COMMUNICATIONS

ACTIVITY SHEET 2—SCORING COMMUNICATIONS SKILLS

Directions: Complete the following survey by placing a check "✓" in the column that you feel most honestly describes how you communicate with others. This is not a test. There are no right or wrong answers.

		Yes (Most of the time)	**No** (Seldom)
1.	Do you get upset when others don't agree with what you say?	__________	__________
2.	When talking with others, do you let the other person finish talking before you reply?	__________	__________
3	Do you have difficulty talking to people you do not know well?	__________	__________
4.	When you know you are wrong about something, do you admit it to others?	__________	__________
5.	Do you agree with others just because you are afraid they will be angry with you if you don't?	__________	__________
6.	Do you ask questions if you don't fully understand what is being said?	__________	__________
7.	Does it really bother you for others to tell you that you have done something wrong?	__________	__________
8.	Do you listen carefully and try to understand what other people say?	__________	__________

		Yes (Most of the time)	No (Seldom)
9.	When you are talking with others, do you feel that they are putting words in your mouth?		
10.	While speaking, do you look at how people are reacting to what you say?		
11.	In conversation, do you seem to talk more than other people?		
12.	Do your words come out the way you want them to in conversation?		
13.	Do you have a habit of saying, "you know," "and uh," and "er."		
14.	Can you usually tell the difference in what people say and the way they really feel?		
15.	Do you pretend you are listening to others when you really are not?		

A. For odd numbered questions (1, 3, 5, etc.), assign 5 points to each "no" answer. No points for "yes."

B. For even numbered questions (2, 4, 6, etc.), assign 5 points to each "yes" answer. No points for "no" answers.

C. Add up all points. (75 points is maximum total.)

D. If your score is below 55, there is a definite need for improvement.

E. What areas need improving?

UNIT III

COMMUNICATIONS
INFORMATION SHEET 3—ORAL COMMUNICATION

I. Three Forms of Oral Communication

A. Personal informal communication

EXAMPLE: Talking with friends and classmates (one-to-one)

B. Small-group communication

EXAMPLE: Student organizations such as Student Council, National Junior Honor Society, etc. (many-to-many)

C. Public speaking (large groups)

1. Usually more difficult than personal or small group

2. Used to give information rather than as an exchange (one-to-many model)

II. Functions of Communication

A. Social function

1. Communication for fun

a. Subject of conversation is not really important

b. Leaves a good feeling of having the experience of being heard

EXAMPLE: Talking to friends on the phone

2. Communication to demonstrate ties with other people.

EXAMPLE: Speaking to others—"Hi, John, how's it going?"

3. Communication is used for building and maintaining relationships.

a. When you do not know someone, you carry on a conversation so that you can learn more about him/her.

    - b. The more you have in common, the greater the chance of becoming friends.

- B. Decision-making function
    1. Decisions are usually made because of information that is received.
    2. Winning support for your decisions is possible through communication.

    (**EXAMPLE:** You try to get your friends to go to the dance; you talk the teacher out of giving you a final examination; you talk your parents into letting you stay overnight with a friend, etc.)

III. Informal Communication

- A. Introducing yourself
    1. When introducing yourself, give your first and last names.
    2. Say your name slowly so that it can be understood.
    3. You may want to give some information about yourself to give the listener a way to remember you.

    (**EXAMPLE:** "I'm Karen Barlow **from San Antonio**.")

    4. Repeat names during the conversation so you can remember them.

    (**EXAMPLE:** "That must have really been fun, **George**.")

- B. Carrying on a conversation
    1. Be a good listener.
    2. Try to understand the other person's point of view.
    3. Ask questions that require more than a yes or no answer.
    4. Avoid subjects that might lead to arguments.
    5. Do not do most of the talking—successful communication depends on an **exchange** of information.
    6 Pronounce your words properly.

UNIT III

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6 Pronounce your words properly.

C. Things to remember

  1. Talk on a level that the listener will understand.
  2. Get the listener interested in what you are saying.
  3. Use a variety of pitch and tone in your speech.
  4. Maintain eye contact.
  5. Speak loudly enough to be heard.
  6. Think before responding to questions.

IV. Being a Successful Group Member

A. Know the major purpose of the group.

  1. Know what your role will be in the group.
  2. Be prepared to give ideas to the group.

B. Participate in the group

  1. Work with others in the group to achieve the goal.
  2. Voice those opinions and/or ideas that you have that would be of help to the group.

C. Good roles in the group

  1. Information giver—gives the group ideas

     (**NOTE:** Information provides 50% of what is done in the group.)

  2. Information seeker—played by the member of the group who sees that the group needs more information

     EXAMPLE: "How many cakes did we use last year?"

  3. Expediter—keeps the group on the topic of discussion

     EXAMPLE: “Hey, time is really getting away from us—we need to reach a decision today.”

  4. Idea person—thinks of many ideas
  5. Harmonizer—keeps peace within the group

EXAMPLE: "We're really coming up with some good ideas; let's not lose it all by calling each other names."

6. Gatekeeper—helps to keep the conversation going

   EXAMPLE: "Gary, did you have something to add?"

7. Compromiser—sees that two totally different views can be turned into one really good view with very little change on either side

D. Bad roles

1. Aggressor—puts down others
2. Blocker—rejects ideas for no reason and also tries to get the group to reject them
3. Competer—always feels a need to compete with others

   EXAMPLE: If the group really likes Arnie's idea, Bob may bring up another to top his.

4. Joker—"clowns-around," mimicks, and makes a joke of everything
5. Monopolizer—needs to talk all the time—usually to try to impress the group with how smart he/she is

V. Formal Communication

A. Preparing to speak

1. What do you talk about?
   a. Choose a subject that fits the situation and will interest the audience.
   b. Choose a subject that you would enjoy talking about.
   c. Choose a subject that can be covered in the time limit you are allowed.
2. Make an outline

   NOTE: People tend to become really bored if you **read** a speech to them.

3. Practice your speech

    - a. In front of a mirror
    - b. In front of a friend or relative
    - c. Record your speech

B. Giving the speech

  1. Give your speech with your arms at your side.
  2. Maintain eye contact with the audience.
  3. Get the audience interested in what you are saying.
      - a. Ask a question.
      - b. Tell a story related to your speech.
      - c. Give a startling statement.

        EXAMPLE: "Over 50,000 people enjoy this activity ..."
  4. To end the speech, give a brief summary of what you said.

     (**NOTE:** Be sure to include the important points.)

C. Hints on helping the nervousness

(**NOTE:** Ask anyone you really feel is a good speaker. They, too, are a bit nervous before they give a speech.)

  1. Be prepared
  2. Take two to three deep breaths before you begin.
  3. Focus on how your audience is reacting.

     (**NOTE:** This will take your mind off **you** and put your mind on **them.**)

UNIT III

COMMUNICATIONS

ACTIVITY SHEET 3—FOLLOWING INSTRUCTIONS

Directions: A. *Choose one student to describe the design as it appears in Figure 1. Choose another student to draw on the chalkboard the object exactly as it is described. There should be no discussion between the two students.*

B. *Repeat the activity, using the same two students. This time, however, describe the design in Figure 2. Discussion should be allowed for Figure 2.*

C. *The rest of the class should attempt to draw the designs from the student's instructions.*

D. *Answer the following questions:*

1. Why was the first design harder to draw than the second?

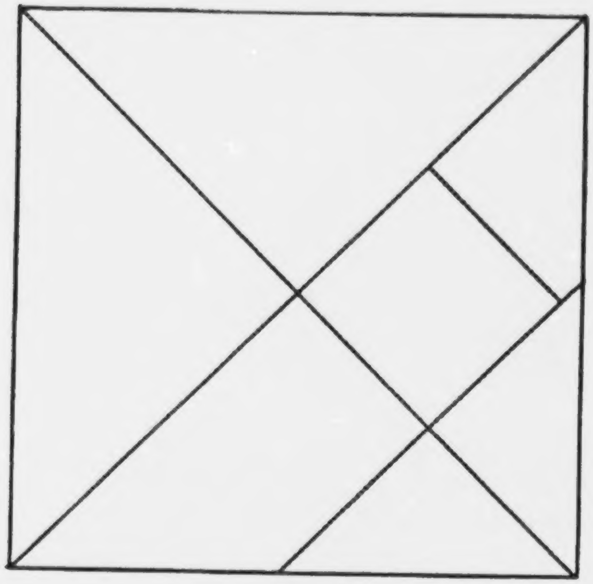
2. Why was the second design easier?

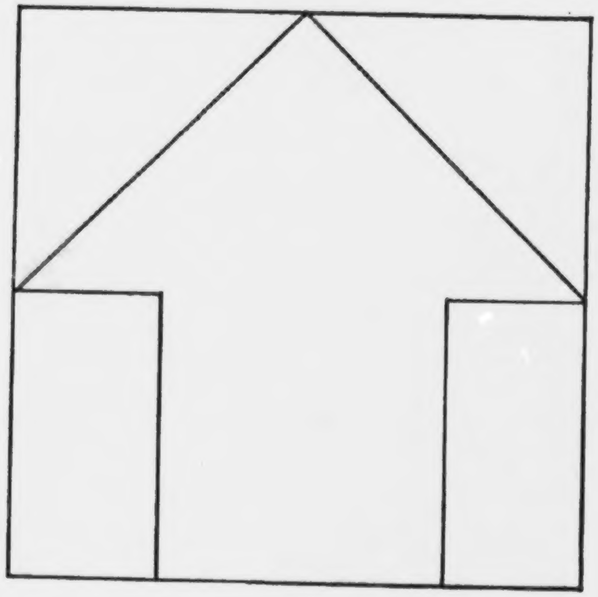
3. Is it important for questions to be asked if you don't understand the instructions? Why or why not?

4. How is feedback important to this activity?

5. How does this activity relate to working?

ACTIVITY SHEET 3—FOLLOWING INSTRUCTIONS





UNIT III

COMMUNICATIONS
ACTIVITY SHEET 4—WORKING IN SMALL GROUPS

Directions: A. *Read the poem to the class.*

B. *Divide the class into four groups and spread the groups out.*

C. *On the chalkboard, show how the code may be broken.*

A B C D . . Z
1 2 3 4. . . 26

HINT: Do not put the entire alphabet on the board.

D. *Assign each group a number (1-4).*

E. *Give each group its assigned stanza.*

F. *Explain that each group has a stanza from the poem. They are to break the code and figure out what each says.*

G. *The group that finishes first, without any errors, is declared the winner. Group members are encouraged to raise their hands when finished.*

H. *Other groups should keep working until the finished groups' stanza has been checked for errors.*

I. *Award a prize or special privilege to the group that finishes first.*

J. *Have all students complete* **ACTIVITY SHEET 5—THE ROLES PEOPLE PLAY.**

ACTIVITY SHEET 4

THINKING

If you think you are beaten, you are;
If you think you dare not, you don't;
If you like to win but think you can't;
it's almost a cinch you won't.

If you think you all lose, you're lost,
for out in the world we find
success begins with a fellow's will,
it's all in the state of mind.

If you think you are outclassed, you are;
you've got to think high to rise;
you've got to be sure of yourself before
you can ever win a prize.

Life's battles don't always go
to the stronger or the faster man;
But sooner or later the one who wins,
is the one who THINKS he can.

Source Unknown

ACTIVITY SHEET 4

GROUP 1

9 6   25 15 21   20 8 9 14 11   25 15 21   1 18 5

2 5 1 20 5 14   25 15 21   1 18 5 ;

9 6   25 15 21   20 8 9 14 11   25 15 21   4 1 18 5

14 15 20   25 15 21   4 15 14 ' 20 ;

9 6   25 15 21   12 9 11 5   20 15   23 9 14

2 21 20   20 8 9 14 11   25 15 21   3 1 14 ' 20 ;

9 20 ' 19   1 12 13 15 19 20   1   3 9 14 3 8

25 15 21   23 15 14 ' 20 .

GROUP 2

9 6   25 15 21   20 8 9 14 11   25 15 21 ' 12 12

12 15 19 5 ,   25 15 21 18 5   12 15 19 20 ,   6 15 18

15 21 20   9 14   20 8 5   23 15 18 12 4   23 5

6 9 14 4 ,   19 21 3 3 5 19 19   2 5 7 9 14 19

23. 9 20 8   1   6 5 12 12 15 23 ' 19   23 9 12 12,

9 20 ' 19   1 12 12   9 14   20 8 5   19 20 1 20 5

15 6   13 9 14 4.

GROUP 3

9 6   25 15 21   20 8 9 14 11   25 15 21   1 18 5

15 21 20 3 12 1 19 19 5 4,   25 15 21   1 18 5;

25 15 21 ' 22 5   7 15 20   20 15   20 8 9 14 11

8 9 7 8   20 15   18 9 19 5;

25 15 21 ' 22 5   7 15 20   20 15   2 5   19 21 18 5

15 6   25 15 21 18 19 5 12 6   2 5 6 15 18 5

25 15 21   3 1 14   5 22 5 18   23 9 14   1

16 18 9 26 5.

GROUP 4

___ ___ ___ ___ ' ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ' ___
12 9 6 5 ' 19 2 1 20 20 12 5 19 4 15 14 ' 20

___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___
1 12 23 1 25 19 7 15 20 15 20 8 5

___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___
19 20 18 15 14 7 5 18 15 18 20 8 5

___ ___ ___ ___ ___ ___ ___ ___ ___ ;
6 1 19 20 5 18 13 1 14 ;

___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___
2 21 20 19 15 15 14 5 18 15 18 12 1 20 5 18

___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___, ___ ___
20 8 5 15 14 5 23 8 15 23 9 14 19, 9 19

___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___ ___
20 8 5 15 14 5 23 8 15 20 8 9 14 11 19 8 5

___ ___ ___ .
3 1 14 .

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 5—THE ROLES PEOPLE PLAY

Directions: A. *Put the names of all group members on the chart.*

B. *Put a check in the column(s) that best describe each member's role (including yours) in the group. You may use Information Sheet 3 for explanations of each role.*

Roles	MEMBER'S NAMES											
Information Giver												
Expediter												
Idea Person												
Harmonizer												
Gatekeeper												
Compromiser												
Aggressor												
Blocker												
Competer												
Joker												
Monopolizer												
None of the above												

UNIT III

COMMUNICATIONS

INFORMATION SHEET 4—WRITTEN COMMUNICATION

I. Types of Written Communications

  A. Personal correspondence

  EXAMPLE:

  Thank-you notes, letters, etc.

    1. Correspondence to friends, relatives, and people you may see frequently

    2. Informal in style

  B. Formal Correspondence

    1. Reports

    2. Letters sent to businesses

    3. Memorandums

II. Things to Consider in Written Communications

  A. Neatness

    1. Take your time and arrange the letter so that it appears attractive on the page.

    2. Write legibly or type.

    3. Don't rush.

  B. Correctness—Use the correct name, title, and address of the reader

  C. Paragraphing

    1. Break long paragraphs into smaller ones.

    2. Avoid paragraphs which are longer than six lines.

  D. Correct spelling and punctuation

    1. Errors create a bad impression on the reader.
    2. Use a dictionary when you are not sure how to spell a word.

E. Style

(**NOTE:** Choose a style that fits the person to whom you are writing.)

    1 Formal style
        a. For those you do not know well
        b. Uses larger words
    2. Informal style
        a. Used with people you have met several times and some friends you may have made through your job
        b. Uses a less formal vocabulary
    3. Colloquial style
        a. Used with good friends
        b. May use slang words and incorrect grammar

F. Purpose of written communications

    1. To ask questions
    2. To complain
    3. To summarize
    4. To give information
    5. To give instructions

III. Steps for Composing Written Communications

A. Jot down ideas or things you would like to cover in the letter.

B. Decide on the order in which you want the points included.

C. Make your first sentence an "attention getter." State the purpose of your letter within the first paragraph.

D. Keep a positive attitude.

(**NOTE:** Most people respond best to someone with a positive approach.)

E. Make the message short and to the point.

F. Make a good closing sentence.

(**EXAMPLE:** "Again, thank you for your interest in our organization.")

G. Read the letter to make sure another person will understand what you are saying.

1. The reader is unable to ask questions, so written communications need to be clear and complete.

2. You may want another person to read your letter to see if they understand the message.

IV. Common Errors in Written Messages

A. Sentence fragments—part of a sentence used as a complete sentence

1. A sentence fragment does not have both a subject and a verb.

2. It does not make sense alone.

(**EXAMPLE:** The coach hearing his angry players.)

B. Word omission—words left out that are required to make the message clear

C. Comma splice—placing a comma between statements of two complete ideas

(**EXAMPLE:** Tom ran home, Jill ran after him.)

UNIT III

COMMUNICATIONS

ACTIVITY SHEET 6—WRITING A LETTER

Directions: A. Read the letter from Big R Party Supply.

B. You returned the crepe paper on February 18th. You even have a copy of the shipping notice you received from the warehouse. Using the sample letter form from TM-3, write a letter to the company explaining that the shipment has been returned.

BIG R PARTY SUPPLY
2426 LAMAR ST.
FUN CITY, TEXAS 75604

March 2, 19XX

Anywhere School
2124 Sycamore Street
Anywhere, Texas 75428

Dear Sir/Madam:

Could we have made an error? Your recent payment to us did not include the four cases of crepe paper you purchased on February 8th.

If we shipped the paper in error, please return it as soon as possible so that we may credit your account. If you would like to keep the shipment, payment in the amount of $53.19 will be appreciated.

Your prompt attention to this matter will be greatly appreciated. Big R looks forward to doing business with you in the future.

Sincerely,

Sally Martinez

Sally Martinez
Accounts Receivable Manager

Enc.

xc: Accounting Director

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 7—CAN YOU FIND THE CORRECT WORDS?

Directions: The following words are often found in written communications. Find the words that are spelled correctly by placing a check next to the correct word. You may use a dictionary if necessary.

1. _____ absence
_____ absense

2. _____ alright
_____ all right

3. _____ alot
_____ a lot

4. _____ amoung
_____ among

5. _____ business
_____ buisness

6. _____ calender
_____ calendar

7. _____ excellant
_____ excellent

8. _____friend
_____freind

9. _____etc.
_____all right

10. _____expense
_____expence

11. _____ pamplet
_____ pamphlet

12. _____ privilege
_____ privilage

13. _____ receive
_____ recieve

14. _____ refered
_____ referred

15. _____ secretary
_____ secretery

16. _____ seperate
_____ separate

17. _____ sincerely
_____ sincerly

18. _____ suprise
_____ surprise

19. _____ truely
_____ truly

20. _____ usually
_____ usully

UNIT III

COMMUNICATIONS
INFORMATION SHEET 5—COMMUNICATING WITHOUT WORDS
BODY LANGUAGE

I. Nonverbal Communication

  A. May be completely different from verbal communication

  (**EXAMPLE:** When you slam the door behind you when you say you aren't mad)

  B. You may have no control over nonverbal communication

  (**EXAMPLE:** When you smile even though you say you are sad)

  C. Tends to speak louder than words

II. How your body can tell the story

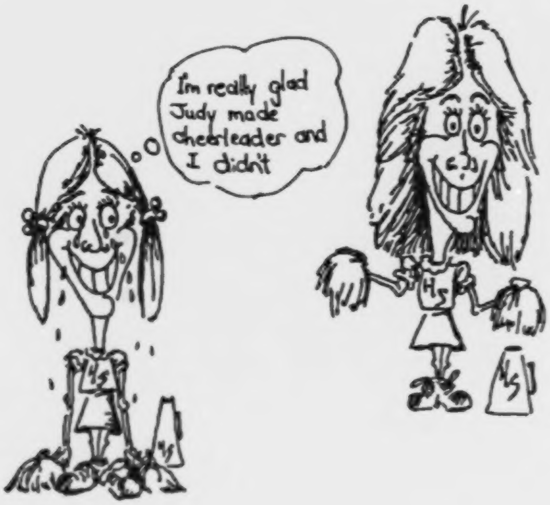
  A. Posture

  B. Facial expressions

  C. Physical appearance

  D. Gestures

  E. Eyes


I'm really glad Judy made cheerleader and I didn't
HS
HS
HS
HS

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 8—UNDERSTANDING NONVERBAL COMMUNICATION

Directions: *Two to three days before the activity, students are to gather magazines from home to be used in this activity. Using the pictures in the magazines, the students are to create collages showing nonverbal communication. Pictures of people, products, landscape, etc., may be used to communicate information. Students should be given a chance to share with the class what their pictures are communicating.*

UNIT III

COMMUNICATIONS
INFORMATION SHEET 6—BREAKDOWNS IN COMMUNICATION

I. Perception

   A. Our background—family, friends, past events, etc., influence how we view things

   B. Not everyone sees things as others do

II. Selection—Interest is the main force of determining what we see or hear.

   (**EXAMPLE:** After buying a new shirt, do you suddenly see many others like yours?)

III. Self-concept—If you feel good about yourself, you will have enough self-confidence to talk to others.

IV. Hearing but not Listening

   (**NOTE:** Hearing means registering sound vibrations. Listening means understanding what was heard.)

   A. Research shows that 50 to 75 percent of what we hear is never really understood.

      1. Ask questions if you do not understand.

      2. Outline in your mind what a person is saying as it is said.

      3. Focus on what is said rather than on what you will say next.

   B. Paying attention means more than just using your ears.

      1. Use your eyes.

      2. Use your body (leaning forward in a chair indicates interest).

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 9—EXPERIENCES AFFECT PERCEPTION

Directions: Read the following:

John bought a dog. He took it home. John lives in the country.

Answer these questions:

1. When reading the first sentence, what color dog did you see in your mind? Have you had a dog that color? Do you know someone who has?

2. What color house do you think John lives in? Describe his house.

3. Describe the picture you see in your mind when you think of the word **country**.

4. Share your information with the class.

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 10—THE ART OF LISTENING

Directions: *A.* *Select a student in your class who is good at carrying on a conversation with others (usually the one you are always telling to be quiet). He/She will tell two other students a five minute story. Examples of stories that could be told include what happened at a game, a dance, in Mr./Ms. ________'s class, etc.*

B. *Select two other students to be the "listeners." In privacy, instruct one of the "listeners" to pay full attention to the speaker. They are to lean forward in the chair, nod, smile, and make comments when appropriate. The other "listener" should be instructed to start out listening, but after several sentences should start looking around the room, fidgeting in the chair, telling what happened to him/her in a similar situation, etc.*

C. *When the speaker has finished his/her story, have all three students return to their seats.*

D. *Ask each "listener" how much he/she remembers from the story.*

E. *Ask the class if they noticed anything different in the way the speaker acted toward his/her "listeners." (The class should notice that the speaker focused his/her attention on the "listener" who made the effort to appear interested.)*

F. *Ask the speaker how he/she felt when talking to each of the "listeners."*

G. *Discuss the importance of appearing interested in what others say.*

H. *Discuss how the class would handle similar situations in which someone was not listening. Ask students for input in which they have experienced or observed the lack of listening of others.*

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 11—DO YOU REALLY LISTEN? UNDERSTANDING VERBAL INFORMATION

Directions:

1. *Eight volunteers are selected to play the parts of the report chain. Each is assigned a number (1-8) and sent out of the room.*
2. *The News Report Worksheet (ACTIVITY SHEET 12) is to be given to the remaining students and read out loud once.*
3. *Volunteer #1 is called into the room and is read the news report.*
4. *Volunteer #1 will call in volunteer #2 and tell him/her the report in the exact words he/she heard it.*
5. Volunteer #2 will call in volunteer #3, and so on until all eight have heard the report.
6. *Only volunteer #1 should be read the story. All others should have the story repeated to them.*
7. *As each volunteer reports the story to the others, the class is to write down any changes on ACTIVITY SHEET 12.*
8. *Read the news story to the eight volunteers.*
9. *Discuss how communications can become blocked.*
10. *Discuss how rumors get started.*
11. *Stress the importance of really listening to what is said and listening for facts.*
12. *Discuss how important understanding verbal information can be on the job. What are the consequences of getting information confused?*

UNIT III

COMMUNICATIONS
ACTIVITY SHEET 12—NEWS REPORT WORKSHEET

There will be an assembly Friday morning in the cafeteria. The following students should report to the cafeteria at 10:20:

> *Sixth-Graders—Last names beginning with letters A-F*
>
> *Seventh-Graders—Last names beginning with letters B-H*
>
> *Eighth-Graders—Last names beginning with letters F-M*

All other students will be called at another time. The purpose of the assembly is to update the student medical files. All students will be dismissed for lunch at 11:25. Classes will resume at 1:10 as usual. Students are encouraged to bring something to read during the time they are in the cafeteria. All students should exit through either the west or north doors if leaving the cafeteria for lunch. No student will be allowed to exit through the east or south doors.

**ALL MEDICAL CARDS SHOULD BE RETURNED BY MONDAY—
NO EXCUSES WILL BE ACCEPTED:**

Directions: For each repetition of the report, write down anything added, anything not said, and anything said that was not correct.

First Volunteer:

Second Volunteer:

Third Volunteer:

Fourth Volunteer:

Fifth Volunteer:

Sixth Volunteer:

Seventh Volunteer:

Eighth Volunteer:

UNIT III

COMMUNICATIONS

ACTIVITY SHEET 13—WHAT HAVE YOU LEARNED?

Directions: Using the results of **ACTIVITY SHEET 2—SCORING COMMUNICATION SKILLS**, *list ways that you can improve the communication skills you have difficulty with. Use any Information Sheets contained in the unit that you feel would help you.*

UNIT III

COMMUNICATIONS
UNIT TEST—PART 1—GLOSSARY

Match the communications terms with their definitions by placing the letter of the correct term in the blank at the left.

_____ 1. Body language

_____ 2. Colloquialism

_____ 3. Communication

_____ 4. Correspondence

_____ 5. Feedback

_____ 6. Gesture

_____ 7. Grammar

_____ 8. Nonverbal

_____ 9. Perception talk

_____10. Self-concept

a. rules for speaking and writing

b. movements of the body that help express a message to another person

c. all the ways in which messages are given to other people

d. communication without words

e. the way one feels about oneself

f. messages given through the means of a written word

g. words or phrases used in everyday talk

h. taking into the mind by seeing and hearing, and forming an understanding because of it

i. a movement of the body which is used to express ideas or feelings

j. checking with the person with whom one is communicating to make sure the message is understood

UNIT III

COMMUNICATIONS

UNIT TEST—PART 2—THE COMMUNICATION PROCESS

A. *Name the four elements of communication:*

1.
2.
3.
4.

B. *Fill in the blanks in the following statements by using the four elements of communication.*

1. The ______________ gives the message.
2. The ______________ is the means to give the message.
3. The ______________ is the information being communicated.
4. The ______________ is where the message is going.

C. *Answer the following statements true or false by placing a T for True or an F for False in the space at the left.*

_____ 1. If information is clear to the sender, it is always clear to the receiver.

_____ 2. People use speech, written communications, and nonverbal communications to give information to others.

_____ 3. The purpose of feedback is to make sure you are understood.

_____ 4. Feedback can only be nonverbal.

_____ 5. Information should not be given simply and completely.

_____ 6. Receivers must listen.

_____ 7. Information must be given clearly by receivers.

_____ 8. Senders are good listeners.

_____ 9. Negative feedback is always bad.

_____10. No feedback at all is better than negative feedback.

UNIT III

COMMUNICATIONS
UNIT TEST—PART 3—ORAL COMMUNCIATION

A. *Name the three forms of oral communication.*

1.

2.

3.

B. *Complete the following statements by circling the letter beside the correct answer:*

1. The two functions of communication are:
   - a. exchange information; social
   - b. social; decision making
   - c. building relationships; demonstrate ties with others
   - d. all of the above
   - e. a and c only
2. The example that best shows a good point in introducing oneself is:
   - a. "Hi, I'm Karen Barrow."
   - b. "Hi, I'm Karen."
   - c. "Hi, I'm Karen Barrow from San Antonio."
   - d. none of the above
   - e. a and e only
3. In carrying on a conversation, you should:
   - a. be a good listener
   - b. avoid subjects that might lead to arguments

    c. try to understand the other person's point of view
    d. all of the above
    e. b and c only

4. Three good roles in a group are:
    a. information giver; information seeker; expediter
    b. idea person; aggressor; information giver
    c. information seeker; harmonizer; blocker
    d. all of the above
    e. a and b only

5. In preparing to speak before a group, you should:
    a. choose a topic that you do not like so that you will really learn something new and sound excited when you present your speech
    b. choose a subject that fits the situation and will interest the audience
    c. choose a subject that can be covered in the time limit allowed
    d. all of the above
    e. b and c only

6. To be a successful group member, you should:
    a. know the major purpose of the group
    b. know what your role will be
    c. be prepared to give ideas to the group
    d. all of the above
    e. none of the above

7. When you participate in a group, you should:
    a. remain quiet, and let others discuss possible solutions
    b. work with others in the group to achieve the goal

c. voice those opinions and/or ideas that you have that would be of help to the group

d. all of the above

e. b and c only

UNIT III

COMMUNICATIONS
UNIT TEST—PART 4—WRITTEN COMMUNICATION

A. *Name the two types of written communication.*

1.

2.

B. *Answer the following statements True or False by placing a T for True or an F for False in the space at the left.*

_____1. A report is an example of formal correspondence.

_____2. A thank-you letter is informal in style.

_____3. You should avoid paragraphs longer than three lines.

_____4. You should use a formal style when writing to those you do not know well.

_____5. A colloquial style of writing is used for very formal writing.

_____6. Your first sentence in a letter should be an "attention-getter."

_____7. A sentence fragment makes sense even though it may not have a subject and verb.

_____8. A comma splice is placing a comma between two complete ideas.

UNIT III

COMMUNICATIONS
UNIT TEST—PART 5—COMMUNICATION WITHOUT WORDS
BODY LANGUAGE

A. *Name the five ways that you can tell a story—or communicate without words.*

1.
2.
3.
4.
5.

B. *Answer the following statements by placing "yes" or "no" in the space at the left.*

_____1. Can nonverbal communication give a different message than verbal communication?

_____2. Do you always have control of nonverbal communication?

UNIT III

COMMUNICATIONS
UNIT TEST—PART 6—BREAKDOWN IN COMMUNICATION

A. *Name the four causes of breakdown in communication.*

1.

2.

3.

4.

B. *Fill in the blanks by using the words listed below to complete the following sentences.*

60t
ears
sound
attention
80
eyes
understanding
feedback
interest
hearing
75

1. Research shows that 50 to ________________ percent of what we hear is never really understood.

2. Paying attention means more than just using your ____________.

3. Hearing means registering __________ vibrations. Listening means________________ what was heard.

4. _____________________is the main force of determining what we see or hear.

C. *Place an "X" next to the statements that are ways to help understand what is said to you.*

_____1. Ask questions if you do not understand.

_____2. Outline in your mind what a person is saying as it is said.

_____3. Plan what you will say next in response to their statements.

_____4. Focus on what is said rather than on what you will say next.

_____5. Use your eyes.

_____6. Use your body.

UNIT IV

UNDERSTANDING THE PAYCHECK
INFORMATION SHEET-1—GLOSSARY

1. Collective bargaining—labor unions and management of companies trying to reach an agreement
2. Dependents—those who rely upon you for support
3. Fringe benefits—payments an employee receives other than in the form of money
4. Garnishment—a procedure through which a person or firm can arrange to have money you owe deducted from your pay
5. Gross pay—the amount of money you earn before anything has been deducted
6. Health insurance—a means by which you can put money into a fund and have all or part of your medical bills paid should you require medical attention
7. Income tax—money that is paid to the government based on the amount you earn
8. Involuntary deductions—money that is taken out of your check that you have not asked to be taken out

   EXAMPLE: Social Security; income tax

9. Life insurance—a means by which you can put money into a fund and have a usually large amount paid to the person you decide upon in the event of your death
10. Minimum wage—the lowest wage permitted to be paid per hour as determined by the federal government
11. Net pay—the amount of money you take home after all deductions
12. Pay periods—the specific time between payroll checks
13. Social Security—federal insurance paid by the employer and employee in equal amounts to cover retirement, survivors, disabilities, and medical insurance for those people 65 and older

14. Strike—union members stopping work in order to pressure companies to do what they want

15. Time clock—a machine used to record time worked by an employee

16. Tips—money given to workers for special services performed

17. Union—an organized group of members of a company who come together to encourage management to agree to certain things

18. Voluntary deductions—those things **you** decide to have deducted from your paycheck

    EXAMPLE: Health insurance; additional retirement plan

19. W-2 Form—a form given to every worker showing total amount earned during a given year, the amount of Federal Withholding Tax, and the amount of Social Security paid

20. W-4 Form—a form used to show the number of dependents you are claiming, thus determining the amount of income tax that is deducted from your check each pay period

UNIT IV

UNDERSTANDING THE PAYCHECK
ACTIVITY SHEET 1—IDENTIFYING PAYCHECK TERMS

Directions: Circle the number beside the word or words that best complete the sentences below.

A. The amount of money you earn before anything has been deducted is ____________________.

1. Net pay
2. Gross pay
3. Beginning pay

B. The amount of money you take home after all deductions is __________________.

1. Net pay
2. Gross pay
3. Ending pay

C. ______________________ is money paid to the government based on the amount you earn.

1. Income tax
2. F.I.C.A.
3. Net pay

D. _______________________ is a machine used to record time worked by an employee.

1. Time clock
2. Time machine
3. Payroll clock

E. The lowest wage permitted to be paid per hour as determined by the federal government is __________________.

1. Maximum wage
2. Lowest salary
3. Minimum wage

F. _________________________ is a procedure through which a person or firm can arrange to have money you owe deducted from your pay.

1. Harassment
2. Garnishment
3. Estrangement

G. When union members stop working in order to get companies to do what they want, it is called _______________.

1. Collective bargaining
2. Picket
3. Strike

H. _____________________ is a means by which you can put a small amount of money into a fund and get a usually large amount of money paid to the person you decide upon in the event of your death.

1. Life insurance
2. Health insurance
3. Death insurance

I. Federal insurance paid by the employer and employee in equal amounts to cover retirement, survivors, disabilities, and medical insurance for those people 65 and older is called _________________________.

1. Retirement insurance
2. Disability insurance
3. Social Security

J. _____________________________ are those who depend upon you for support.

1. Children
2. Dependents
3. Elderly people

K. When labor unions and management of companies try to reach an agreement, it is called _________________.

1. Collective bargaining
2. Mediating
3. Arbitration

L. ______________________ are payments an employee receives other than in the form of money.

1. Extra payments
2. Fringe benefits
3. Unscheduled bonuses

M. ______________________ is a means by which you can put money into a fund and have a part or all of your medical bills paid should you require medical attention.

1. Medicare
2. Hospital insurance
3. Health insurance

N. ______________________ is a form used to show the number of dependents you are claiming, thus determining the amount of income tax that is deducted from your paycheck each pay period.

1. W-4
2. W-H
3. W-2

O. ______________________ is a form given to every worker showing the total amount earned during a given year, the amount of Federal Withholding Tax, and the amount of Social Security paid.

1. W-4
2. W-H
3. W-2

P. Specific time between payroll checks is referred to as ______________.

1. Pay times
2. Pay periods
3. Payroll schedule

Q. Money taken out of your check over which you have no control is called ______________________.

1. Voluntary deductions
2. Involuntary deductions
3. Uncontrollable deductions

R. Those things that ***you*** decide to have deducted from your check are called ____________________.

1. Voluntary deductions
2. Involuntary deductions
3. Controllable deductions

S. An organized group of members of a company who come together to encourage management to agree on certain things is called a ____________________.

1. Labor force
2. Organization
3. Union

T. Money given to workers for special services performed is called ____________________.

1. Compensation
2. Tips
3. Payment

UNIT IV

UNDERSTANDING THE PAYCHECK

INFORMATION SHEET 2—GETTING PAID—WHAT YOU CAN EXPECT

I. Common Pay Periods

- A. Weekly
- B. Bi-weekly (every two weeks)
- C. Semi-monthly (twice a month)
- D. Monthly
- E. Contract (when work is completed)

II. Methods of Payment

- A. Wage—payment according to an hourly, daily, or piecework basis
- B. Salary—a fixed amount usually paid on a monthly basis
- C. Fee—charge for a professional service usually associated with a contract
- D. Commission—payment according to the number of sales made

III. Ways Payment Can Be Received

- A. Check
- B. Cash

  (NOTE: Not used very often because of Social Security and Income Tax Withholding requirements.)

- C. Discount on goods and services

  (NOTE: Most of the time, this is counted as only a small part of the employee's pay.)

- D. Tips

  (NOTE: Some restaurants allow tips to cover the main part of the employee's salary or wage.)

IV. Fringe Benefits

  A. Paid holidays
  B. Paid vacations
  C. Paid sick days
  D. Partial paid or paid health insurance
  E. Partial paid or paid retirement plan
  F. Worker's Compensation Insurance
  G. Employer's share of Social Security
  H. Uniforms
  I. Expenses

     (**NOTE:** Travel or other expenses paid by the company on top of the agreed-upon salary.)

  J. Tips

     (**NOTE:** When tips are not included as part of the salary.)

V. Items Found on a Typical Paycheck Stub

  A. Employee name
  B. Employee number

     (**NOTE:** Usually the Social Security number.)

  C. Hours worked
  D. Job title
  E. Voluntary deductions
  F. Gross earnings

     (**NOTE:** Money earned before any amount has been deducted.)

  G. F.I.C.A. (Social Security)
  H. Federal withholding (Pre-payment on income tax)
  I. Net pay (Take-home pay—money that is left after all deductions.)

UNIT IV

UNDERSTANDING THE PAYCHECK
ACTIVITY SHEET 2—HOW WOULD YOU WANT IT?

A. *What length of pay period would you want? Finish the sentence below.*

I wish I could get paid ____________ because ____________________

____

____.

B. *How would you like to be paid? Finish the sentence.*

I would like to receive my pay in the form of a ____________________

because____

____.

C. *List five fringe benefits you feel you would most like to have when you have a full-time job.*

1.

2.

3.

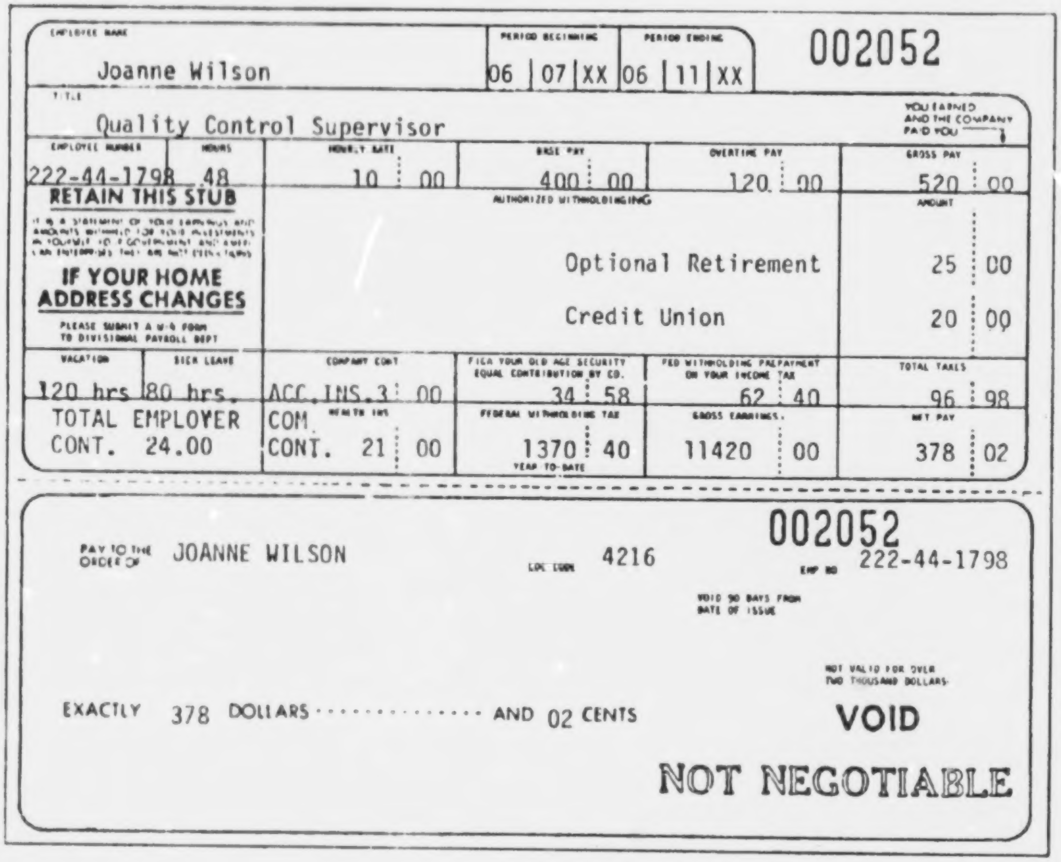
4.

5.

UNIT IV

UNDERSTANDING THE PAYCHECK
ACTIVITY SHEET 3—LOCATING INFORMATION ON A CHECK AND STUB

Directions: Study the check and stub below. Answer the following questions concerning the example.



EMPLOYEE NAME Joanne Wilson		PERIOD BEGINNING 06 | 07 | XX	PERIOD ENDING 06 | 11 | XX		002052
TITLE Quality Control Supervisor					YOU EARNED AND THE COMPANY PAID YOU
EMPLOYEE NUMBER 222-44-1798	HOURS 48	HOURLY RATE 10 00	BASE PAY 400 00	OVERTIME PAY 120 00	GROSS PAY 520 00
RETAIN THIS STUB **IF YOUR HOME ADDRESS CHANGES** PLEASE SUBMIT A W-4 FORM TO DIVISIONAL PAYROLL DEPT		AUTHORIZED WITHHOLDINGING Optional Retirement Credit Union			AMOUNT 25 00 20 00
VACATION 120 hrs	SICK LEAVE 80 hrs.	COMPANY CONT ACC. INS. 3 00	FICA YOUR OLD AGE SECURITY EQUAL CONTRIBUTION BY CO. 34 58	FED WITHHOLDING PREPAYMENT ON YOUR INCOME TAX 62 40	TOTAL TAXES 96 98
TOTAL EMPLOYER CONT. 24.00		HEALTH INS COM. CONT. 21 00	FEDERAL WITHHOLDING TAX 1370 40 YEAR TO-DATE	GROSS EARNINGS. 11420 00	NET PAY 378 02

002052

PAY TO THE ORDER OF JOANNE WILSON LOC CODE 4216 EMP NO 222-44-1798

VOID 90 DAYS FROM DATE OF ISSUE

NOT VALID FOR OVER TWO THOUSAND DOLLARS

EXACTLY 378 DOLLARS ·············· AND 02 CENTS

VOID

NOT NEGOTIABLE

A. What is the employee number? ____________

B. How much money did Joanne take home? ____________

C. What is Joanne's last name? ____________

D What is Joanne's gross pay? ____________

E. What is the total of the voluntary deductions? ____________

F What is the total of the involuntary deductions? ____________

G. How much Social Security was held out of her check? ______________

H. How many hours of vacation does Joanne have? _______________

I. How much money did Joanne earn for overtime work? ______________

J. How many hours did Joanne work during this pay period? ______________

K. How much money did the company contribute to her fringe benefits?____________

L. What is Joanne's year-to-date gross earnings? _____________

M. What is Joanne's title?______________

N. How much Federal Withholding Tax has Joanne paid year-to-date? ______________

O. What is Joanne's hourly rate? ______________

UNIT IV

UNDERSTANDING THE PAYCHECK
INFORMATION SHEET 3—TIME CLOCKS

I. Purpose of Time Clocks

- A. Helps payroll department to keep an accurate record of hours worked by each employee
- B. Helps payroll department to figure each hourly employee's paycheck
- C. Helps payroll department to keep a record of vacation and sick leave used
- D. Helps ensure honesty

II. How Time Clocks Work

- A. Each hourly employee is issued a time card.
- B. Upon arrival at work, each employee is to put the card into the machine.
- C. Upon leaving work for any reason, each employee is to "punch out," or put the card into the machine.

III. Mechanical Time Clocks

- A. When the cards are put into the machine, the time is printed on the card.
- B. The payroll department collects the cards and figures the amount to be paid each employee by multiplying the number of hours worked by the hourly rate.

IV. Computerized Time Clocks

- A. When the cards are put into the machine, the time is recorded in the computer.
- B. Each employee is assigned a code number.
- C. Within each employee's file in the computer, the hourly rate, vacation, and sick leave information is kept.

D. Instead of the payroll department collecting the information, the computer is programmed to automatically multiply the number of hours worked by each employee's hourly rate.

E. Computerized time clocks save time and money, as well as cutting down on mistakes.

UNIT IV

UNDERSTANDING THE PAYCHECK
ACTIVITY SHEET 4—LEARNING MORE ABOUT TIME CLOCKS

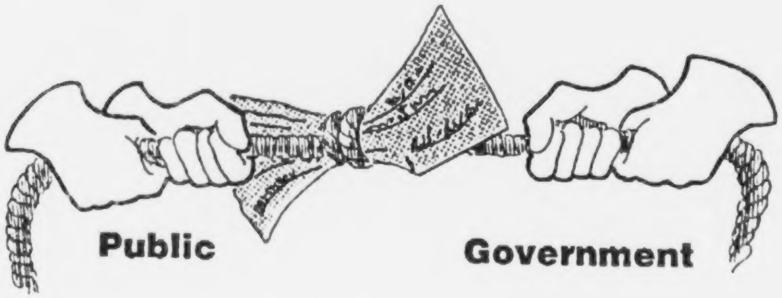
Directions: *To learn more about the function of time clocks, take students to a business that uses time clocks. Students should have the opportunity to see the time clock in use.*

If taking a field trip is not possible, a person involved in payroll for a company that uses time clocks could speak to the class on the function of the time clock from his/her point of view.

UNIT IV

UNDERSTANDING THE PAYCHECK
INFORMATION SHEET 4—DEDUCTIONS—WHAT'S LEFT?

I. Involuntary Deductions



A. Federal Withholding Tax—Income Tax

1. A result of the 16th Amendment of the Constitution which was passed by Congress in 1909 and ratified by two-thirds of the states in February, 1913
2. Works as a graduated system—a person with a high income is taxed more than a person with a low income
3. Depending on the number of dependents and the amount you earn, money is deducted from your paycheck. At the end of the year, your gross income is compared to the Tax Tables to determine if the correct amount has been paid. If too much has been paid, the government will issue you a check. However, it is necessary to file an income tax return to get money back, regardless of earnings.
4. The money the government collects from you is used according to priorities set by elected officials.

B. Garnishment

1. Request of a firm or individual for payment of a debt

2. A court order is necessary to garnish an employee's check

C. F.I.C.A.—Commonly called Social Security—F.I.C.A. stands for Federal Insurance Contributions Act

(**NOTE:** The letters F.I.C.A. will be used on check stubs.)

1. The purpose of the Social Security Act of 1935

   a. To provide unemployment insurance for people out of work

   b. To provide income for those who retire

   c To provide income for dependents in the event of a death of a worker

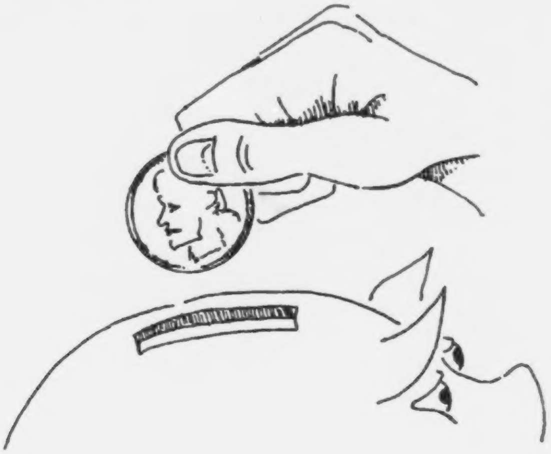
   d. To provide income for the blind

2. In 1965, Congress passed an amendment to the Social Security Act to provide health insurance for those people 65 or older.

3. Employees are eligible for benefits from the program upon retirement or disability.

4. Both a worker and his/her employer must pay into Social Security.

II. Voluntary Deductions



    A. Group health insurance and life insurance

    (**NOTE:** Partial payment may be made by the employer.)

    B. Credit Unions

    (**NOTE:** Used to borrow from and/or to place money into savings.)

    C. Association and union dues

    (**NOTE:** Some union dues may not be voluntary if there is a contract with the union.)

    D. Retirement fund

    (**NOTE:** Some companies offer additional retirement plans other than Social Security.)

    E. Disability Insurance

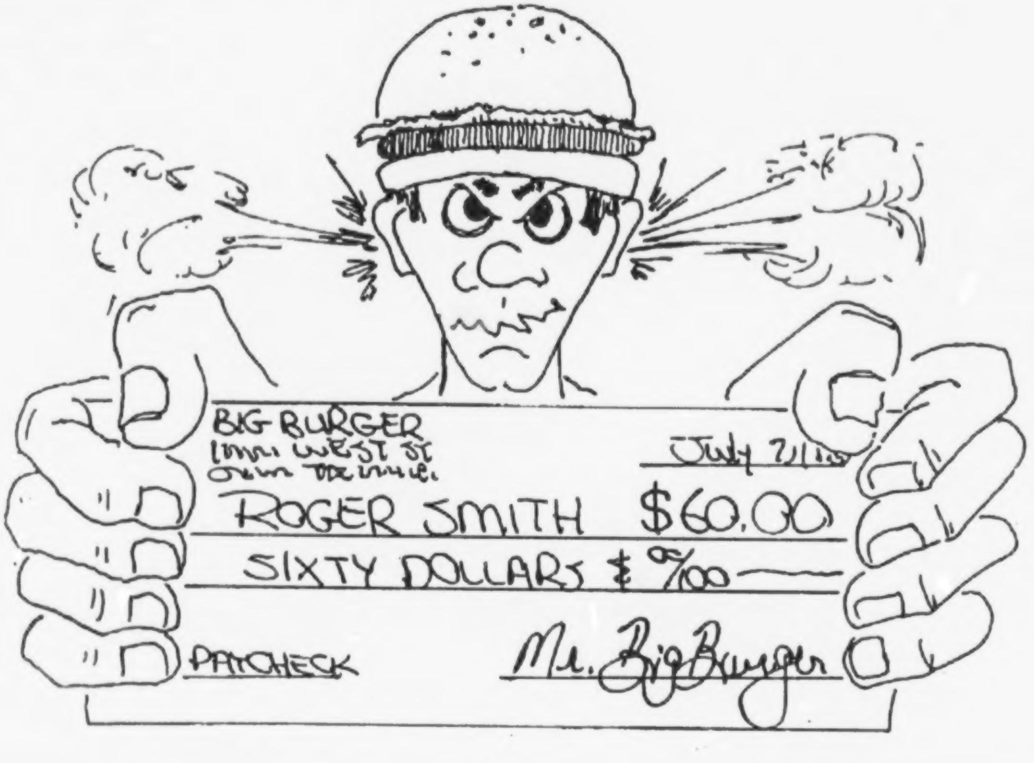
III. Gross Pay—the actual amount you earn before any deductions

IV. Net Pay—the amount of money your check is for (your take-home pay)

UNIT IV

UNDERSTANDING THE PAYCHECK
ACTIVITY SHEET 5—FIGURING GROSS AND NET PAY

Roger Smith is really mad. He just received his first paycheck, and he did not make as much as he thought he would. When Big Burger hired Roger, they told him that he would make $4.00 per hour. Roger worked 20 hours this week, so he thought he would make $80.00. His check, however, was for $60.00.



Roger went to his supervisor to straighten out the problem and get his other $20.00. His supervisor explained to Roger that they must deduct Federal Withholding Tax and Social Security from his check. Roger now understands that you cannot count on taking home as much money as you actually earn.

See if you can figure the gross and net pay for the following people:

A. Alonzo worked 25 hours this week. His hourly rate is $5.00. Total deductions are $38.40. What is his gross pay? What is his net pay?

B. Brandy worked 20 hours this week. Her hourly rate is $3.35. Total deductions are $21.50. What is her gross pay? What is her net pay?

C. Tom worked 40 hours this week. He gets paid $12.00 an hour. Total deductions are $125.00. What is his gross pay? What is his net pay?

D. Lisa worked 160 hours this month. She gets paid $8.00 an hour. Her Federal Withholding Tax is $120.00. Her health insurance is $53.10. Her F.I.C.A. contribution is $83.00 What is her gross pay? What is her net pay?

E. Steve worked 40 hours this week. He gets paid $5.00 per hour. The amount of Federal Withholding Tax is $30.00. His F.I.C.A. contribution is $20.00. What is his gross pay? What is his net pay?

F. Vinnie worked 15 hours this week. He gets paid $4.00 per hour. Total deductions are $22.35. What is his gross pay? What is his net pay?

G. Marcia worked 32 hours this week. She gets paid $10.00 an hour. Her health insurance is $62.00. Her federal withholding tax is $120.00. What is her gross pay? What is her net pay?

H. Pat worked 10 hours this week. He gets paid $6.40 an hour. His deductions are $22.65. What is his gross pay? What is his net pay?

I. Barbara worked 20 hours this week. She gets paid $4.25 an hour. Her deductions are $31.42. How much money will her check be written for?

J. Sharron worked 29 hours this week. She gets paid $3.00 an hour. Her deductions are $15.00. What is her gross pay? What is her net pay?

UNIT IV

UNDERSTANDING THE PAYCHECK

INFORMATION SHEET 5—PROFESSIONAL ORGANIZATIONS AND LABOR UNIONS

I. Labor Unions

- A. Purpose of labor unions
    - 1. To organize workers so that they may bargain collectively with an employer
    - 2. Under collective bargaining, labor unions and employers can discuss what each expects in the way of hours worked, fringe benefits, salaries (wages), etc. Collective bargaining steps are:
        - a. Union makes demands
        - b. Company makes counter offer
        - c. Agreement is reached
        - d. Written as a contract
- B. Advantages of labor unions
    - 1. An organized group of workers is more likely to get something done than a single worker.
    - 2. Unions help secure safer working conditions.
    - 3. They help secure higher pay.
    - 4. Unions help secure better fringe benefits.
- C. Disadvantages
    - 1. Higher salaries (wages) and fringe benefits can cause prices to go up.
    - 2. Strikes are a strong possibility. (Employees receive no wages if they go on strike; however, they may receive some pay from the union.)
    - 3. Members must pay dues to the union.

II. Professional Organizations

- A. Advantages
    1. Keeps members informed of latest information related to their jobs
    2. Interested in the welfare of members
- B. Disadvantage—Sometimes charge high fees for membership

UNIT IV

UNDERSTANDING THE PAYCHECK

ACTIVITY SHEET 6—LEARNING MORE ABOUT LABOR UNIONS

Directions: To help the student learn more about the functions of labor unions, select several students to role-play the management of a company. The other students in the class are to be members of the union.

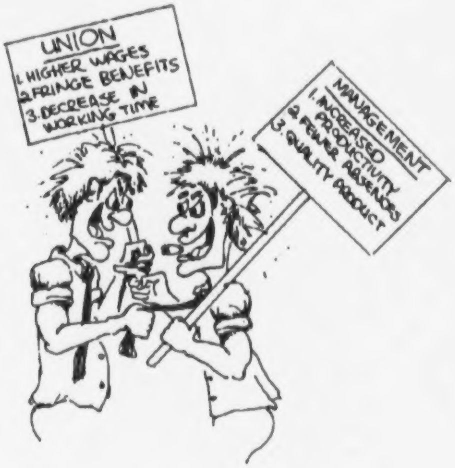
Have the students role-play a meeting of the union members and the management of the company. The issues of the meeting are:

Management wants:

1. *An increase in productivity*
2. *Fewer absences of employees*
3. *An increase in the quality of the product*

Union members want:

1. *Higher wages*
2. *More fringe benefits—vacation time, sick leave, paid insurance*
3. *Decrease in working time*


UNION
1. HIGHER WAGES
2. FRINGE BENEFITS
3. DECREASE IN WORKING TIME
MANAGEMENT
1. INCREASED PRODUCTIVITY
2. FEWER ABSENCES
3. QUALITY PRODUCT

Suggested Follow-up Questions:

1. *Do you think unions are beneficial?*

2. *How far do you think one person would get with management? Explain your answer.*

3. *Would you join a union if you were employed in an occupation in which membership was an option?*

UNIT IV

UNDERSTANDING THE PAYCHECK
UNIT TEST—PART 1—GLOSSARY

Match the following terms and definitions by placing the correct number in the blanks at the left.

________a. Strike

________b. Time clock

________c. Net pay

________d. Minimum wage

________e. Gross pay

________f. W-4 form

________g. Fringe benefits

________h. Collective bargaining

________i. Life insurance

________j. Pay periods

________k. Social security

________l. Voluntary deductions

________m. Dependents

________n. Union

________o. Involuntary deductions

________p. Garnishment

________q. Health insurance

1. a form used to show the number of dependents you are claiming
2. an organized group of members of a company who come together to encourage management to agree on certain things
3. money given to workers for a special service performed
4. union members stopping work in order to pressure companies into doing what they want
5. money paid into the government based on the amount you earn
6. labor unions and management of companies trying to reach an agreement
7. those who depend on you for support
8. a procedure through which a person or firm can arrange to have money you owe deducted from your pay
9. the specific time between payroll checks
10. a machine used to record time worked by an employee
11. those things that you decide to have deducted from your paycheck

_________r. Income tax

_________s. Tips

_________t. W-2 form

12. a form given to every worker showing the total amount earned during a given year

13. the amount of money you earn before anything is deducted

14. the amount of money you earn after deductions

15. the lowest wage permitted to be paid per hour as determined by the federal government

16. a means by which you can put a small amount of money into a fund, and draw a usually large amount payable to the person you decide upon in the event of your death

17. money taken out of your check that you have not asked to be taken out

18. payments an employee receives other than in the form of money

19. federal insurance paid by the employer and employee in equal amounts to cover retirement, survivors, disabilities, and medical insurance for those people 65 and older

20. a means by which you can put money into a fund and have all or part of your medical bills paid should you require medical attention

UNIT IV

UNDERSTANDING THE PAYCHECK
UNIT TEST—PART 2—GETTING PAID - WHAT YOU CAN EXPECT

A. *Name the five common pay periods.*

1.

2.

3.

4.

5.

B. *Answer the following statements True or False by placing a T for True or an F for False in the space at the left.*

_____1. Salary is the fixed amount paid, usually on a monthly basis.

_____2. Wage is a charge for a professional service usually associated with a contract.

_____3. Fee is the payment received according to an hourly, daily, or piecework basis.

_____4. The four ways payment can be received are by check, cash, discount on goods and services, and tips.

_____5. Commission is payment according to sales.

C. *Put a check in the blank next to the terms which are fringe benefits.*

_____1. Paid holiday

_____2 Paid vacation

_____3. Union dues

_____4. Paid sick days

_____5. F.I.C.A.

_____6. Uniforms

_____7. Expenses

_____8. Partial paid or paid health insurance

UNIT IV

UNDERSTANDING THE PAYCHECK
UNIT TEST—PART 3—TIME CLOCKS

Answer the following statements True or False by placing a T for True or an F for False in the space at the left.

________1. Time clocks help the payroll department keep an accurate record of hours worked by each employee.

________2. Time clocks do not help keep a record of vacation and sick leave used.

________3. Each hourly employee is issued a time card.

________4. Employees are only required to use the clock to punch in when they arrive for work.

________5. There are two types of time clocks—mechanical and computerized.

UNIT IV

UNDERSTANDING THE PAYCHECK
UNIT TEST—PART 4—DEDUCTIONS—WHAT'S LEFT?

Answer the following statements True or False by placing a T for True or an F for False in the space at the left.

_______ 1. Should too much income tax be paid in, the government will issue you a check if you file a return.

_______ 2. It is not necessary to file an income tax return to get money back.

_______ 3. A person with a higher income is taxed more than a person with a lower income.

_______ 4. Income tax funds are used according to priorities set by elected officials.

_______ 5. A court order is necessary to garnish an employee's check.

_______ 6. Only workers pay into Social Security.

_______ 7. The letters F.I.C.A. will be found on your check stub.

_______ 8. The only way for you to receive Social Security benefits is to retire.

_______ 9. The term F.I.C.A. stands for Federal Insured Contractor's Act.

_______ 10. Some companies offer additional retirement plans other than Social Security.

_______ 11. Group health and life insurance are voluntary deductions.

_______ 12. If an employer tells you that you will earn $100.00 a week, you can expect to bring home $100.00.

UNIT IV

UNDERSTANDING THE PAYCHECK
UNIT TEST—PART 5—PROFESSIONAL ORGANIZATIONS AND LABOR UNIONS

1. Explain the purpose of labor unions.

2. List three of the four advantages of labor unions.
   1.
   2.
   3.

3. List three disadvantages of labor unions.
   1.
   2.
   3.

4. List one advantage of joining professional organizations.

5. What is the major disadvantage of professional organizations?

UNIT V

PERSONAL MONEY MANAGEMENT

INFORMATION SHEET 1—GLOSSARY

1. Bank statement—a report sent to the customer that includes a record of all deposits, a list of all checks that have been paid by the bank, all bank charges, and canceled checks
2. Canceled check—a check that has been paid by the bank. The check is then returned to you with the bank statement.
3. Certified check—a type of guaranteed check; the bank stamps the personal check of a customer, then holds the amount of the check from the customer's account until the check is cashed
4. Collateral—something of value held by a bank as security to guarantee repayment of a loan
5. Counterfeit bill—money made by an individual but not approved by the U.S. government. You can tell the difference by holding a bill to the light. If the bill has blue and red thread-like lines in it, it is a genuine bill.
6. Denomination—value or size of a piece of money
7. Deposits in transit—deposits that were recorded on the account holder's check register, but were not processed at the bank in time to be included on the bank statement
8. Endorsement—Signature on the back of a check that allows it to be cashed or deposited
9. Gross National Product—the total value of products that are produced in this country
10. Interest rate—the amount of money charged for borrowed money—the amount paid to a depositer for money in a savings account
11. Inflation—an increase in the amount of money and credit available to purchase goods, without an increase in the amount of goods available, resulting in a rise in the general price of goods.
12. Loan—money borrowed with promise to pay
13. Needs—something that is necessary or required for your well-being

14. Overdraft—the total amount of checks written on an account is more than the amount deposited into the account

15. Reconciling a bank statement—another way of saying "balancing the checkbook"; process of getting the checkbook balance and the bank's balance to match

16. Serial number—numbers on bills which identify them

17. Service charge—fee charged by the bank for handling checking accounts

18. Signature card—card on file at the bank that shows the signature of persons authorized to write checks on an account

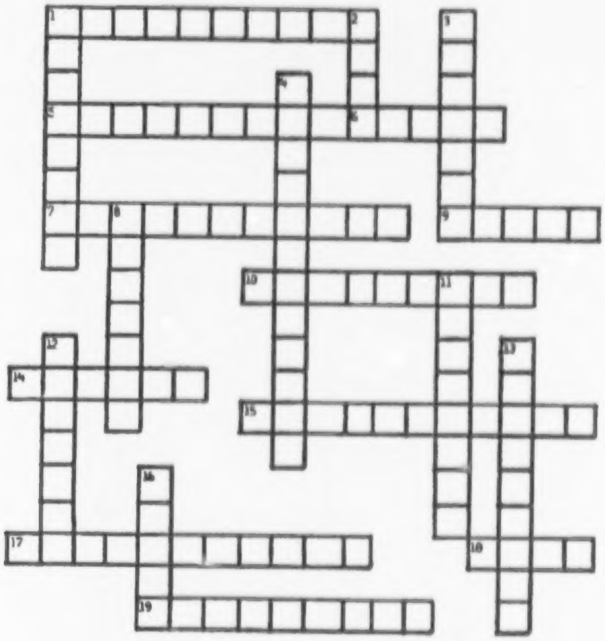
19. Voiding a check—tearing up a check that has been written incorrectly

20. Wants—something a person has a strong desire for, but which is not really necessary

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 1—MONEY MANAGEMENT TERMS AND DEFINITIONS PUZZLE

Directions: Use the terms on Information Sheet 1 to complete the crossword puzzle below.



ACROSS

1. Something of value held by a bank as security to guarantee repayment of a loan
5. A type of guaranteed check
6. Something that is necessary or required for your well-being
7. Signature on the back of a check that allows it to be cashed or deposited

DOWN

1. A check that has been paid by the bank
2. Money borrowed with promise to pay
3. Tearing up a check that has been written
4. Value or size of a piece of money

9. ______________ National Product

10. Results in a rise in the general price of goods

14. Numbers on bills which identify them

15. Money made by an individual but not approved by the U.S. Government

17. Another way of saying "balancing the checkbook"

18. ______________ Statement—a report sent periodically to the customer

19. ____________ Card—a card on file at the bank that shows the name and hand-writing of the person authorized to write checks on an account

8. A ________________ in transit is one that has been recorded on the account holder's check register, but was not processed at the bank

11. Money charged for borrowed money

12. ______________ Charge—fee charged by the bank for handling checks

13. The total amount of checks written on an account is more than the amount deposited into the account

16. Something a person has a strong desire for

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 2—HOW INFLATION AFFECTS YOU

I. Gross National Product

  A. When the supply of products or services available goes up, the demand usually goes down.

  B. When the supply of products or services available goes down, the demand usually goes up.

  C. If the GNP rises, it means that the total value of those products goes up.

  D. If the GNP is less than the previous year, it means the total value of those products has gone down.

II. Inflation Occurs When:

  A. The volume of money and credit you have goes up.

  B. The amount of goods available does not go up.

  C. The demand for the product is greater so the price goes up.

  D. The increased amount of money or credit you have does not buy as much.

III. Planning Against Inflation

  A. Pay attention to the economy today.

  B. Be aware of the rate of inflation.

  C. Begin to plan your purchases wisely.

UNIT V

PERSONAL MONEY MANAGEMENT

ACTIVITY SHEET 2—DEFINING INFLATION AND RELATING IT TO THE COST OF LIVING

Directions: Study the examples; then answer the questions.

EXAMPLE: Last year you earned $3.00 per hour. You bought a record that cost $6.00. You worked 2 hours to pay for the record.

This year you are earning $4.00 per hour and you go to buy a record. It now costs $8.00. Even though you are making more money this year, you will still have to work 2 hours to pay for the record.

EXAMPLE: Suppose you bought the following items last year at the prices shown. This year you need the same list of items. If inflation has increased the price of goods 5% since last year, this is what you will find.

LAST YEAR		**THIS YEAR**	
Hairbrush	$2.00	Hairbrush	$2.10
Shampoo	1.25	Shampoo	1.31
Toothbrush	1.00	Toothbrush	1.05
Notebook	4.00	Notebook	4.20
Ink pen	.75	Ink pen	.79
	$9.00		$9.45

(Instead of needing $9.00 this year, you will need $9.45.)

1. How would this affect larger purchases?

2. How could you plan ahead for inflation?

3. Would you say that “cost of living” raises are necessary to keep up with the rate of inflation? Why or why not?

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 3—INFLATION AFFECTS YOUR BUYING POWER

Directions:

1. *Ask your parents what the following items cost when they were your age. List the price.*
2. *List what these items cost today. (You may need to go to the store to check these prices.)*
3. *Predict what these items will cost ten years from now. List the prices.*

COST PARENTS' DAY	**COST TODAY**	**COST FUTURE**
Candy bar ______	Candy bar ______	Candy bar ______
Coke ______	Coke ______	Coke ______
Movie ticket ______	Movie ticket ______	Movie ticket ______
Gal. of gas ______	Gal. of gas ______	Gal. of gas ______
Package of gum ______	Package of gum ______	Package of gum ______
Ice-cream cone ______	Ice-cream cone ______	Ice-cream cone ______
Average new car ______	Average new car ______	Average new car ______
What was the minimum wage then? ________	What is the minimum wage now? ________	What will be the minimum wage then? ________

1. Have prices gone up very much?

2. Who would be able to buy the most—you, today, earning the present minimum wage or your parents earning the minimum wage at that time?

3. What term is used to describe what has happened?

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 3—NEED FOR A BUDGET

I. Rules of Budgeting

  A. Know the difference between wants and needs.

  B. Put spending goals in order of importance to you.

  (**NOTE:** This could be in the order of need, depending on income.)

  C. Set up some kind of savings goal.

  (**NOTE:** It's important to try to set aside a part of your income, no matter how small, in order to get in the habit of saving.)

  D. Think about the future and plan ahead.

  E. Be flexible (be able to change, if necessary).

  (**NOTE:** This may be necessary if income and expenses change.)

II. Reasons for a Budget

  A. To help stop wasteful spending habits

  (**NOTE:** You want to make your money go as far as you can.)

  B. To set goals for using money

  C. To live on the money actually made

  (**NOTE:** A **standard of living** is established.)

  D. To help you set and achieve long-range spending goals

  E. To learn to plan for "the present" (now) and "the future" (later)

  (**NOTE:** Helps you to know where you stand financially.)

  F. To help you be sure of yourself when dealing with money

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 4—PUTTING SPENDING GOALS IN ORDER OF IMPORTANCE

Directions: Tom Harmon was just hired at Big Taco. He will be bringing home close to $200.00 per month. Boy! What he could do with all that money! Tom's parents had other ideas, however. They told him that he must now pay all of his expenses. They said it would teach him responsibility. Tom remembered his C.I. teacher telling him that to really keep a useful budget, one must put spending goals in order of importance. Tom listed all of the possible expenses he could have each month, but he still could not figure out what were the most important. See if you can help Tom. Put the following expenses in order of importance:

__________a. clothes

__________b. school supplies

__________c. savings for a new stereo

__________d. lunches

__________e. entertainment

__________f. car payment

__________g. gasoline

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 4—PARTS OF A BUDGET

I. Income

- A. Fixed salary
- B. Assumed wages (what you **think** you will have)
    1. Hourly wages
    2. Commission
    3. Piece-work or number of items produced

       EXAMPLE: You are paid a certain amount for each item made. An example might be a glove factory paying you so much for the number of pairs of gloves your machine turns out.

    4. Self-employed

II. Expenses Can Be Classified As:

- A. Fixed (stay the same—must be paid at a specific time)
- B. Flexible (can be changed according to use, needs, wants, etc.)

  EXAMPLE: Water bill will go down if less water is used.

III. Savings Goals Can Be Classified As:

- A. Short-term

  EXAMPLE: Saving for something special like a piece of jewelry, clothing, or a weekend trip.

- B. Long-term

  EXAMPLE: Saving for a car, college, getting married, or a trip.

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 5—SETTING BUDGET GOALS

Directions: List five of your goals for each area given below.

A. What are your purchasing goals for this year:

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

B. What are your purchasing goals for the next five years:

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

C. What things would you like to budget for in the next ten to twenty years?

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 6—FIXED AND FLEXIBLE EXPENSES

Directions: Read through the following list of expenses and determine if they are fixed expenses or flexible expenses. Identify each by placing the correct number in the blank.

1 - fixed expense 2 - flexible expense

EXAMPLE: __1__ House payment EXAMPLE: __2__ Toothpaste

A. ______ Car payment

B. ______ Furniture polish

C. ______ Telephone bill

D. ______ Hand soap

E. ______ Rent

F. ______ Insurance

G. ______ Food

H. ______ Water bill

I. ______ Birthday present

J. ______ Laundry detergent

K. ______ Babysitter

L. ______ Charge card payment

M. ______ Dentist bill

N. ______ Library fine

O. ______ Dog food

P. ______ Electric bill

Q. ______ Movie tickets

R. ______ Shoes

S. ______ New sofa

T. ______ Gasoline

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 5—GUIDELINES FOR BUDGETING

I. Keep a Budget Simple

  A. Use an easy budget form.

  B. Do **not** put in a lot of details.

  (**NOTE:** Make sure you can understand the form you use.)

II. Plan A Budget So It Can Be Changed, If Necessary

  A. Allow plenty of space to "add on."

  B. Remember, the cost of living is very changeable.

  C. Allow for the important items.

  EXAMPLE: Keeping records and paying bills.

III. Know Your Total Income

  A. Salary or wages

  B. Interest from savings

  C. Payments from state or government agencies

  D. Allowances

  E. Tips

  F. Bonuses

  G. Other

  (**NOTE:** Other income could be things such as the sale of personal property, money for chores, or gifts.)

IV. Estimate What Your Total Expenses Will Include

  A. Fixed expenses

    1. Housing

    2. Installment payments
    3. Insurance
    4. Taxes
    5. Membership dues
    6. Personal allowances

B. Flexible expenses are:

    1. Food
    2. Clothing
    3. Transportation

(**NOTE:** Transportation does not apply to car or motorcycle payments. It covers the cost of gasoline, car repairs, bus fare, and other forms of transportation.)

    4. Recreation and entertainment
    5. Medical care

(**NOTE:** Some medical expenses will not be covered by group insurance.)

EXAMPLE: Doctors' office calls, medications, and prescriptions

    6. Personal care

EXAMPLE: Barber or beauty shop, make-up, and other grooming items

    7. Personal expenses

EXAMPLES: Magazines, books, etc.

    8. Gifts

V. Adjust Spending to the Money That Will Be Available

A. Know what you **must** have.

B. Know what you can do without.

C. Prepare for unexpected expenses.

VI. Follow the Correct Steps in Setting Up a Budget

A. Estimate income

1. Know the regular sources of income.
2. Know the sources of income that might change from time to time.
3. Know exactly how much money to count on for the week or month.

B. Look at past spending habits.

(**NOTE:** This is referred to as a "spending pattern.")

1. Use spending pattern to help estimate future expenses.
2. Decide what expenses must be included.
3. Determine how much is spent on each expense.
4. Note how often bills have to be paid.

C. Estimate expenses

1. Look over the spending pattern.
2. Use the information gained from reviewing the spending pattern to decide how much to allow for each item in the upcoming week or month.

   (**NOTE:** Some items might change because of weather, time of year, etc.)

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 7—PLANNING YOUR OWN BUDGET

Directions: Complete your own personal budget using the following information:

You bring home $100.00 a month. You have the following five expenses:

Food for lunches ____________________

Clothes ____________________

School supplies ____________________

Gifts ____________________

Entertainment ____________________

A. Divide your money among these expenses.

B. List any other ways you would like to spend your money.

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 6—SERVICES OFFERED BY BANKS

I. Savings Accounts

   A. Reasons for opening a savings account

      1. To save money in order to pay cash for major purchases and avoid the interest of the installment plan

      2. To save for vacations

      3. To provide security for the future

      4. To have money should emergencies occur

   B. Ways to save

      1. Regular savings (the most common savings account)

         a. Pays interest quarterly

         b. Deposits, withdrawals, and interest are recorded in a passbook. At some banks—not all.

         (**NOTE:** The passbook serves as a complete record of your savings account and shows how much money you have saved.)

      2. Payroll deduction savings plan

         a. Allows bank to automatically transfer money from your checking account to your savings account each time you deposit your paycheck

         b. Provides an easy method of setting money aside for later

         c. Earns interest on money set aside

      3. NOW accounts

         a. Some banks offer interest on your regular checking account

b. The bank usually requires a certain minimum amount left in the bank at all times to qualify

(**NOTE:** This can vary from $500 to $1,500.)

II. Other Banking Services

A. Bank drafts

1. Allows payments to be made without your having to write a check each month

2. Gives the bank permission to withdraw money from your account and pay the person or company you have authorized to draw from your account.

EXAMPLE: House payments

(**NOTE:** Be sure to deduct the amount of the bank draft from your checking account on the date the bank pays it.)

B. Cashier's checks

1. Checks brought from the bank to pay bills or to give money to another person

2 Obtained by giving the bank cash and a small service fee

C. Money orders

1. Allows transfer of money from one person to another without sending actual cash

2. Requires a small service fee

D. Traveler's checks

1. Bought from banks so the person will not have to carry cash when traveling

2. Must be signed in the presence of the bank official when the checks are received

3. Can be cashed anywhere in the world

4. Can be replaced if they are lost or stolen

E. Government bonds

1. Certificates bought for a certain price
2. The U.S. government pays interest on the money when the bonds are cashed

F. Loans

1. Money borrowed by the consumer with the promise to pay it back later with interest
2. Carries a lower interest rate than most other places that loan money
3. A good credit rating is necessary for a person to be given a loan

G. Checking accounts—Deposits from individuals and businesses from which money is paid out when checks are written

H Safe deposit boxes

1. Rental space available in the bank vault for valuables that the person does not want to keep at home.
2. A key to the box is kept by the customer.
3. Bank has a master key to all boxes.
4. Both keys necessary to unlock the box; neither one alone will unlock it.

(NOTE: A bank cannot open a private safe deposit box except with a court order.)

I. Financial and tax advice

(NOTE: Banks often provide a consultant service to help customers invest money and give advice on tax problems.)

1. The trust department of a bank manages the financial affairs of people who are unable, or who do not want, to manage their own finances.
2. Trust funds are usually arranged by other people, such as a father providing for his children, or a relative providing for an elderly person.

J. Travel service

(**NOTE:** Service is offered to help customers obtain foreign money and credit for travel.)

K. Bank credit cards

L. Automatic teller machines

(**NOTE:** This provides banking services after banking hours.)

M. Christmas clubs to help customers save for Christmas shopping

N. Vacation clubs to provide for vacation expenses

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 8—BANKS AND BANKING SERVICES

Directions: Assign parts and have students act out the following skit.

Characters:
Narrator
Harry Honda
Carl Kawasaki
Sarah Sullivan
Susan Sullivan
Mrs. Betty Bankston

Narrator: Banks play an important part in our daily lives. They accept deposits, offer checking account services, provide safe deposit boxes for valuables, make loans, and help with investments. This play is about a group of people who are opening their own motorcycle supply and repair shop and soon discover that there is more to owning a business than they imagined. Two teenagers, Harry Honda and Carl Kawasaki, are receiving the help of Sarah and Susan Sullivan in setting up the Super Cycle Supply Shop, when Mrs. Betty Bankston, Carl's C.I. teacher, stops by the shop to check on the progress.

Harry: I wish we were ready to turn on the giant sign in front of our store and welcome everyone to the Super Cycle Supply Shop.

Carl: Me, too. I always dreamed about owning a business and—can you believe it—we open on Saturday! Just in time for the big race! Looking around this place, I feel proud. Our shop is nothing fancy, but it's a beginning. And with all the people we know that own motorcycles—well, it's just a matter of time before we start raking in the dough! Why, in a few months, we will probably have to move to another building, and then....

Susan: Hey, wait a minute! Don't you think you'd better get this shop set up and opened before you close it down? Look at this neat display of motorcycle accessories Sarah and I have set up! Don't you think it deserves a prize, Mrs. Bankston?

Mrs. Bankston: That display might, Susan, but this business won't.

Carl: What do you mean, Mrs. Bankston?

Harry: Yes, Mrs. Bankston, do you mean we are going to go out of business, before we even begin?

Mrs. Bankston: No, Harry, I don't mean that. But what arrangements have you made for handling all the money you are going to be making?

Harry: We have a cash register.

Mrs. Bankston: That's all right for daily receipts, but it won't do for all the money you will need to keep this business going.

Sarah: Mrs. Bankston is right.

Susan: She sure is. You can't stick all the money you are going to make into an old shoe box!

Carl: You girls are all wrong. We buy a safe and keep our money there. It's that simple, and we will have it right here where we can keep an eye on it.

Harry: And where it will be nice and safe.

Mrs. Bankston: Actually, it won't be all that safe right here under your noses. Wouldn't it be better to put your money in a bank? After all, banks do accept deposits.

Carl: Well, to tell you the truth, Mrs. Bankston, I think I would prefer using our own safe.

Harry: Me, too.

Mrs. Bankston: That's not such a good idea if you really think about it.

Carl: How do you figure that? We could get a good, strong, lifetime-guaranteed safe and always have our money right here when we need it without going through the hassle of a bank.

Susan: But if you leave the money in the store, whether it's in a safe or not, you'll be tempted to spend it. Whenever I keep my money at home, I find myself dipping into it, picking out a dollar here and a dollar there. My savings disappear fast. In a bank, the cash is out of reach and less likely to be a temptation.

Carl: That may be so, but somehow I feel better about having it close by where I can sit down and count it any time at all. I like to know where I stand.

Sarah: That's silly. A bank keeps a record of a customer's deposits—it is called an account. You will always know how much you have.

Susan: It will be safer in the bank, too.

Carl: Safer?

Mrs. Bankston: Absolutely. Each account in an insured bank is guaranteed up to $100,000 by the Federal Deposit Insurance Corporation, or the FDIC.

Harry: $100,000! You're putting me on!

Mrs. Bankston: If the girls and I can talk you men out of the safe idea and get you down to the bank, you can see for yourselves. Each member bank posts a sign, usually right in the front window.

Carl: A sign! Really?

Mrs. Bankston: Right. It says, "Member of the Federal Deposit Insurance Corporation."

Harry: I'm still not convinced of the value of banks.

Carl: Neither am I.

Mrs. Bankston: What are you worried about now?

Carl: Well, for one thing, we are going to have a lot of bills to pay, especially right here at the beginning while we are trying to get things started. Harry, hand me that bill from the parts supplier. It's in the cash register.

Harry: Here, Carl.

Sarah: What does that prove?

Susan: That's what I'd like to know. You still have to pay it whether you have your money in the store or in an account at the bank.

Carl: You girls just don't understand big business. If we deposit our money in the bank, I have to jump on my cycle, drive to the branch office, and make a withdrawal every time a bill comes in. On the other hand, if we keep the money here in our own safe, we don't have to go anywhere. I just twirl the combination lock and make payments right here on the spot.

Mrs. Bankston: Huh! Apparently you boys **don't** understand big business. Banks offer checking account services.

Carl: You mean Harry or I can just call the bank on the telephone and and they'll pay out the money to the parts supplier?

Mrs. Bankston: No, of course not.

Sarah: But once you have a checking account, you can write out a written order, called a check, directing the bank to make payment to the parts supplier for you.

Carl: Check! Now I understand.

Harry: Me, too. I thought the bank was just a place to store money, something the government operated.

Mrs. Bankston: Oh no, Harry. A bank is a business, just like your shop here.

Harry: You mean the bank sells parts for motorcycles, too! Wow!

Mrs. Bankston: Not exactly. The bank has owners called stockholders. The bank makes profit for the owners by performing certain services for its customers and charging a small fee.

Sarah: Like accepting deposits and loaning money.

Susan: And offering checking account services.

Harry: Okay, okay! You girls have proven your point. Now, let's get back to putting the rest of our stock in place. Come on, Carl, help me move this display stand over to the. . . .

Mrs. Bankston: Just a minute, boys. Have you thought where you are going to keep your valuable papers, such as your partnership agreement, rental contract, and insurance papers?

Harry: I suppose now you are going to tell us that the bank will keep those for us, too. They can't do that! Banks handle only money—you know, cold cash. That's all they're concerned with.

Mrs. Bankston: Wrong, Harry. Banks offer places to store any kind of valuables you might have—important papers, family heirlooms, or even diamonds!

Carl: No way, Mrs. Bankston. I don't want all those bank employees going through our important papers.

Mrs. Bankston: Oh no, Carl. Not even the bank has the right to open a customer's safe-deposit box. And, don't start moving that display stand yet. There's much more.

Carl: There is?

Mrs. Bankston: Banks make loans to customers, too.

Sarah: I once borrowed money from a bank.

Susan: And before we bought our house, our father consulted with the bank. He often said they gave him good advice. We would have been too far in debt had we bought the house the salesman was trying to sell us. It was much too big, and much too expensive.

Mrs. Bankston: Banks even help people with investments—like buying savings bonds.

Carl: I'll bet they charge a bundle for that service!

Mrs. Bankston: Only the cost of the bond.

Carl: All right! All right! You win. This afternoon I'm going straight to the Eastern Savings Bank down on Main Street and rent a safe-deposit box.

Mrs. Bankston: Sorry, Carl. Savings banks are organized to handle only savings accounts.

Carl: That's all?

Mrs. Bankston: They make loans to home buyers, too. You see, banks are organized for special purposes.

Carl: Oh, no! We'll need three separate banks—one for our savings account, one for the checking account, and a third for our safe-deposit box.

Sarah: That isn't necessary. My Dad does all of his banking at the First City National Bank—it's a commercial bank. My Dad calls it a full-service bank.

Mrs. Bankston: That's the best bet for a couple of young business tycoons like you two. A commercial bank provides all of the services we've been talking about—you might say they are all-purpose banks.

Harry: But one thing bothers me, Mrs. Bankston. Our store will stay open until 6:00 every weeknight and on Saturdays, which is long after the bank closes. How can we get our money out so we enjoy our weekends?

Susan: That's easy. Have you seen that new brick building they just finished on the corner? You know, the one that looks like a small drive-in bank?

Harry: Sure, but what's that got to do with having a fun weekend?

Susan: That, silly, is an automatic teller. When you open your accounts at the bank, you can request a special card so you can use the automatic teller any time you want. The bank will send you a card that looks like a credit card, and will give you instructions on how you can make deposits into a savings account or a checking account, or even make cash withdrawals. So, see, even if the bank is closed, you will be able to withdraw money from your account. You can make a withdrawal in the middle of the night if you want to, because the automatic teller never closes—it stays open all day and all night.

Sarah: So you see, opening a checking account won't keep you from going to the movies on the weekend. In fact, isn't there a good movie on at the theater downtown?

Carl: Wait just a minute here. Banks can do a lot of things, but they can't move this display for us. Now that we are our own bosses, we have to take care of business first!

Harry: So, help us set up this display, then we'll check out the movie downtown.

Narrator: We better leave Harry, Carl, Susan, Sarah, and Mrs. Bankston because they have work to do. But let's not forget that banks are needed for many purposes. There's no doubt about it—banks go a long way in helping people carry out their business transactions—even a couple of guys like Harry and Carl.

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 7—USING A CHECKING ACCOUNT

I. Advantages of Having a Checking Account

- A. Offers a convenient way to pay bills
- B. Provides a record of money spent
- C. Canceled checks provide legal proof of payment and serve as a receipt for tax purposes
- D. Serves as a credit reference
- E. Provides for the safety of money from theft or loss

II. Opening a Checking Account

- A. Sign a signature card.

  (**NOTE:** The signature card should contain the signatures of all people authorized to use the account. The signature card should be signed the way all checks will be signed.)

  (**Remember:** Do not sign the signature card as "James Johnson" if you intend to sign your checks "Jimmy Johnson," or use a nickname, such as "Junior Johnson.")
- B. Complete a deposit slip.
- C. Make a deposit in the account.
- D. Record the deposit in the checkbook.

III. Making a Deposit

- A. A deposit can be made:
  - 1. In person
  - 2. By mail

(**NOTE:** If you mail your deposit, write "for deposit only" beneath your signature on the back of any checks. This ensures that the check cannot be cashed if it is lost or stolen.)

3. In an automated teller machine

    a. You will be issued a personalized teller card which looks like a credit card.

    b. To make a deposit in an automated teller, follow instructions by that particular bank.

    (**NOTE:** Instructions are always given on the machine.)

    c. Other banking services available through an automated teller include withdrawing cash from your checking or savings account, transferring money from one account to another, and making a loan payment.

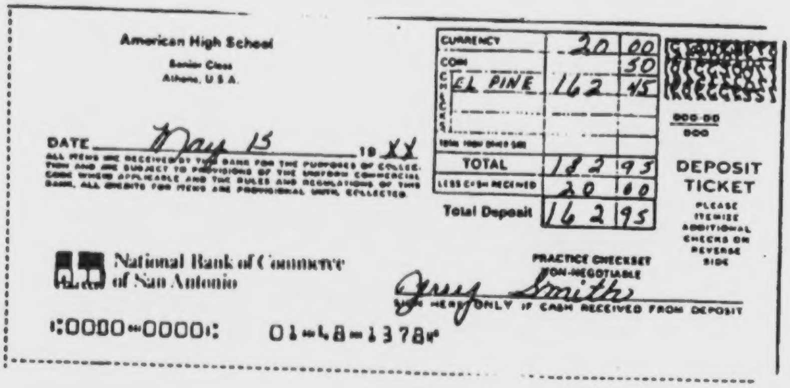
B. A deposit slip must be completed when making a deposit in person or by mail.

C. On the deposit slip you should include:

1. Name
2. Address
3. Account number
4. Date

} These may already be printed on your deposit slips

5. Amount of bills and coins to be deposited
6. Amount of checks to be deposited
7. Total amount of the money to be deposited
8. Subtract the amount of cash you want
9. Write the deposited amount (net deposit)



American High School
Senior Class
Athens, U.S.A.

DATE May 15 19 XX

CURRENCY	20	00
COIN		50
CHECKS EL PINE	162	45
TOTAL	182	95
LESS CASH RECEIVED	20	00
Total Deposit	162	95

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

Jerry Smith
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

⑆0000⑉0000⑆ 01⑉48⑉1378⑈

D. Endorse all checks and include them with the deposit slip.

IV. Writing a Check

A. Number your checks consecutively if they are not already numbered.

(**NOTE:** Personalized checks are required by most banks, but when temporary checks [those given to you by the bank if you do not have, or have run out of personalized checks] are used, your account number must be included on the check.)

B. Write all checks clearly and in ink.

C. Fill out the check stub or the check register before you write the check.

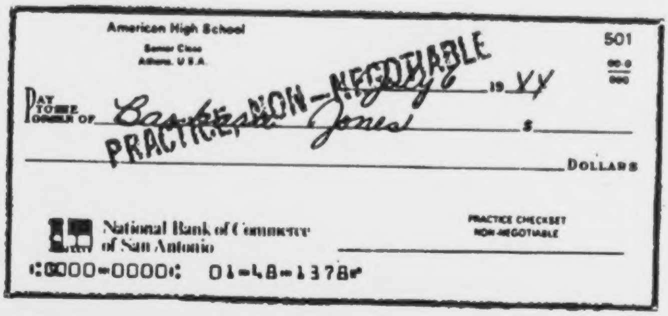
(**NOTE:** This ensures you of keeping your records up-to-date and of making sure that the balance you have in your account is large enough to cover the check you are writing.)

D. Use the date of the day on which the check is written.

(**NOTE:** Banks will accept checks written on Sundays and holidays.)

E. Write the name of the person or firm to receive the payment right after the printed words, "Pay to the order of."

EXAMPLE:



American High School
Senior Class
Athens, U.S.A.

501

PRACTICE, NON-NEGOTIABLE

July 6 19 XX

Pay to the order of Barbara Jones $

Dollars

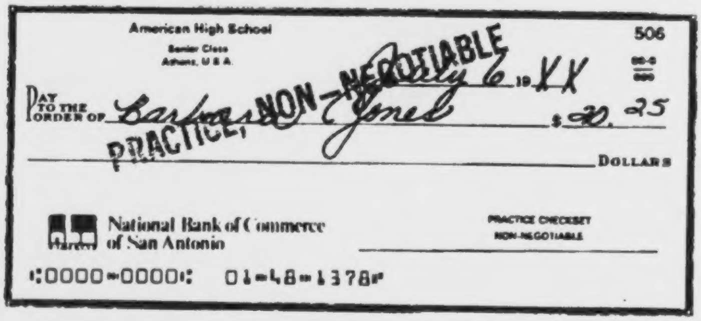
National Bank of Commerce of San Antonio

PRACTICE CHECKSET NON-NEGOTIABLE

:0000-0000: 01-48-1378

(**NOTE:** If you want to withdraw money from your own account, write in your name or the word CASH.)

F. Begin at the far left and close to the $ sign and write the amount of the check in numbers.



American High School
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Athens, U.S.A.

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PRACTICE, NON-NEGOTIABLE

July 6 19 XX

Pay to the order of Barbara Jones $ 20.25

Dollars

National Bank of Commerce of San Antonio

PRACTICE CHECKSET NON-NEGOTIABLE

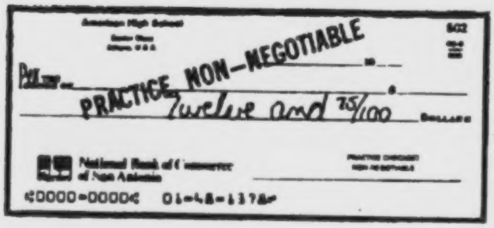
:0000-0000: 01-48-1378

G. Write the amount in words as far to the left as possible in the space given for the amount to be paid.

CAUTION: Fill in any unused space with a wavy line. This way no one can add a word and raise the amount of the check.

EXAMPLES: A check for $12.75 is written "Twelve and 75/100——————"

A check for $10.00 is written "Ten and no/100————————."



American High School

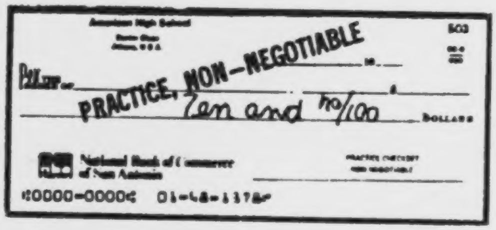
502

PRACTICE, NON-NEGOTIABLE

Twelve and 75/100 Dollars

National Bank of Commerce of San Antonio

:0000-0000: 01-48-1378



American High School

503

PRACTICE, NON-NEGOTIABLE

Ten and no/100 Dollars

National Bank of Commerce of San Antonio

:0000-0000: 01-48-1378

H. Sign your name at the bottom of the check in ink just as you did on the bank's signature card.

CAUTION: Write your signature **only after** the entire check has been filled in. **NEVER SIGN A BLANK CHECK.** If you lose a signed blank check, someone else can fill it in and cash it.

I. Avoid crossing out, erasing, or changing any part of the check.

(NOTE: If you make a mistake, tear up the check and write another one. Write VOID in the check register for that check number.)

V. Filling Out the Check Register or Stub

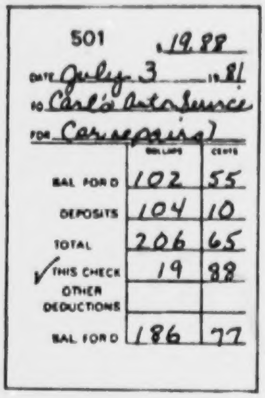
A. Enter the check number

(NOTE: The stub-type checkbook will already have this number.)

B. Enter the date the check is written.

C. Enter the name of the person or business to whom the check is written.

D. Enter the amount for which the check is written.



501 19.88

DATE July 3 19 81

TO Carl's Auto Service

FOR Car repairs)

	DOLLARS	CENTS
BAL FOR'D	102	55
DEPOSITS	104	10
TOTAL	206	65
✓ THIS CHECK	19	88
OTHER DEDUCTIONS		
BAL FOR'D	186	77

E. Subtract the amount of the check from the previous balance and enter the correct figure in the "Balance" column.

(NOTE: This last amount in the "Balance" column is the total amount left in your account after you write the check.)

F. When making a deposit, enter the amount of the deposit and add the amount to the balance.

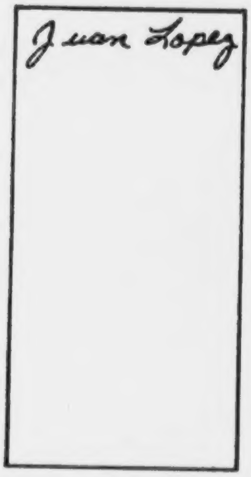
VI. Endorsements

A. You cannot cash a check until it is endorsed.

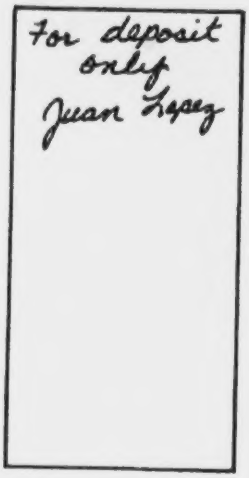
B. The endorsement is usually the signature of the person to whom the check was written.

C. There are three types of endorsements.

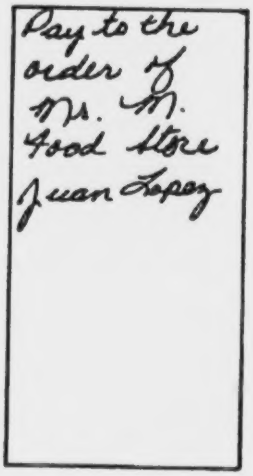
1. Blank endorsements—an endorsement consisting solely of the signature of the person to whom the check is written.
2. Restrictive endorsements—limits the way the check is handled; allows the check to be deposited only.
3. Endorsement in full—an endorsement used for transferring a check to another person or company.



Juan Lopez



For deposit
only
Juan Lopez



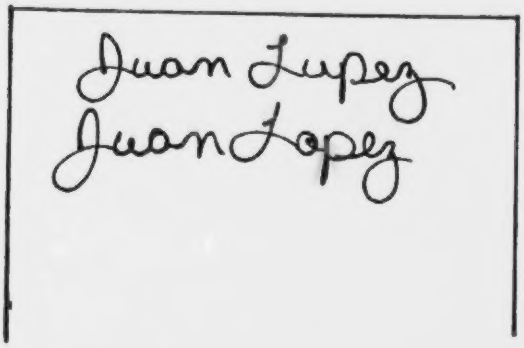
Pay to the
order of
Mr. M.
Food Store
Juan Lopez

VII. Endorsing a check

A. Sign your name on the back of the check, the same way it appears on the front.

B. Endorsements must be confined to top 1 1/2 inches of back of check.

C. If your name was misspelled on the front of the check, write your name as it was misspelled; then follow it with the correct spelling.



Juan Lupez
Juan Lopez

VIII. How to Stop Payment on a Check

(**NOTE:** If a check is lost or stolen, you may want to place a stop payment order on that check so no one else can cash it.)

A. Go to the bank and explain the problem.

(**NOTE:** You must have a good reason for stopping a check, or you can have legal problems.)

B. There is usually a service charge for stopping payment on a check.

IX. Proper Use of a Checking Account

(**NOTE:** Any responsible person may open a checking account, but the privilege should not be abused! It is very important to use a checking account properly.)

A. Record all checks in the check register and deduct the amount from your account **before** writing the check.

B. Record all deposits in your check register.

C. Reconcile your bank statement immediately when you receive your records from the bank.

(**NOTE:** This is very important when using a checking account. Every month you should balance your checkbook to determine if your records match the bank's records. Never "assume" your records are correct.)

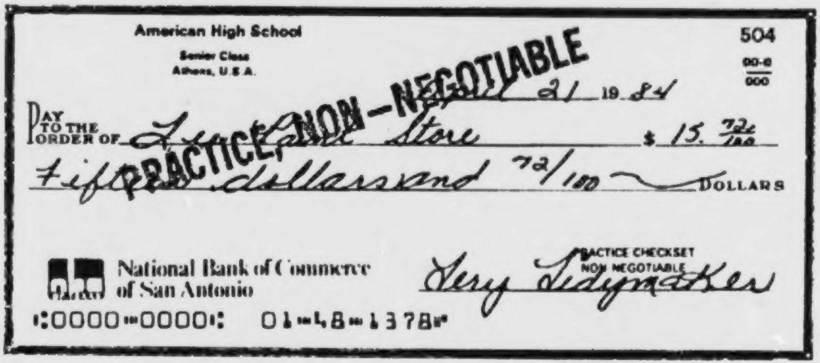
D. Avoid overdraft charges by keeping up-to-date totals in your check register.

1. Banks charge a "returned check fee" when you write a check without having enough money in your checking account to cover it.
2. Many businesses charge a fee for any checks you write to them which are returned because of insufficient funds.

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 9—WRITING A CHECK

Directions: *Complete the statements below by using the check and check stub that follow.*



American High School
Senior Class
Athens, U.S.A.

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PRACTICE, NON-NEGOTIABLE

[illegible] 21 19 84

PAY TO THE ORDER OF Lu[illegible] Store $ 15. 72/100

Fif[illegible] dollars and 72/100 DOLLARS

National Bank of Commerce of San Antonio

PRACTICE CHECKSET NON NEGOTIABLE

Jery Lidymaker

:0000-0000: 01-48-1378

	Dollars	Cents
Balance Brought Forward	101	25
Amount Deposited	361	32
TOTAL	462	57
Amount Of This Check	15	72
Balance Carried Forward	446	85

A. The check number is ______________________.

B. The date the check was written was ______________________.

C. The check was written to ______________________.

D. The check was written for ______________________.

E. The balance brought forward from the last check was $ ______________.

F. The amount put in the checking account was $ ______________.

G. The amount of money in the checking account after the deposit was $ ______________________.

H. The amount left in the account after the check was subtracted was $______________________.

UNIT V

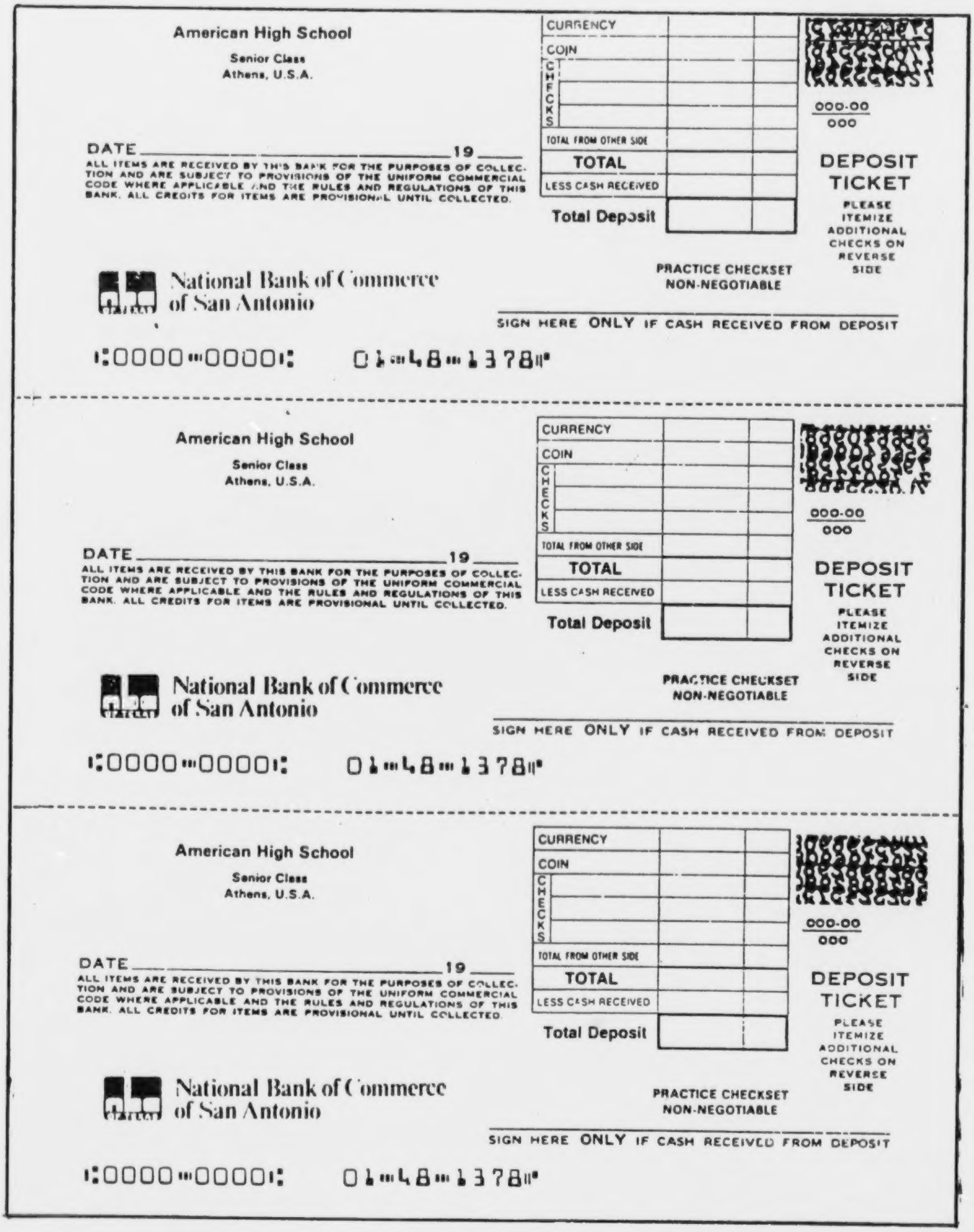
PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 10—COMPLETING A DEPOSIT SLIP

Directions: *Write deposit slips for these three transactions.*

1. Date: 06-02-XX
   Currency: $15.00
   Coins: 1 quarter; 1 dime; 3 nickels
   Check: $30.00

2. Date: 06-17-XX
   Currency: 2 five dollar bills
   Coins: 3 dimes
   Checks: $25.00; $100.00

3. Date: 06-29-XX
   Currency: 3 twenty dollar bills
   Coins: 5 dimes
   Checks: none
   Cash received: $10.00



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Senior Class
Athens, U.S.A.

DATE ____________________ 19 ____

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CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

000-00
000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

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Senior Class
Athens, U.S.A.

DATE ____________________ 19 ____

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CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

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DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

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CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

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DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

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UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 11—USING A CHECKING ACCOUNT

Directions: Fill out the sample checks using the information provided below. After recording the entry in the check register (included), fill out the sample checks. Remember to record all deposits also. Your present balance is $102.55.

A. You receive a paycheck for a summer job at Main Street Hardware for $104.10. You make this deposit on July 1.

B On July 3 you have your car serviced and write check #501 to Carl's Auto Service for $19.88.

C. You pick up your drycleaning on July 7 and write check #502 to Donna's Drycleaning Shop for $6.40.

D. Your mother's birthday calls for some shopping and you write check #503 for $17.95 to Sue's Gift Shop on July 10.

E On July 12 you receive a check for $130.16 for summer work at Main Street Hardware and deposit it.

F Your monthly payment of $30 at Carson's Appliances is due on July 15 and you write check #504.

G A friend, Tony Brown, repays you a loan of $25 in cash on July 23 and you deposit it.

H. You purchased some new clothes on July 25 at Martin's Department Store and wrote check #505 for $67.14.

I. 0n July 30 you visit your dentist and write check #506 to Dr. J. L. Barker for $17.50.

J. Figure the balance in your check register.

American High School
Senior Class
Athens, U.S.A.

501

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PRACTICE, NON-NEGOTIABLE

______ 19____

PAY TO THE ORDER OF ______ $______

______ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

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American High School
Senior Class
Athens, U.S.A.

502

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PRACTICE, NON-NEGOTIABLE

______ 19____

PAY TO THE ORDER OF ______ $______

______ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑉0000⑆ 01⑉48⑉1378⑈

American High School
Senior Class
Athens, U.S.A.

503

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PRACTICE, NON-NEGOTIABLE

______ 19____

PAY TO THE ORDER OF ______ $______

______ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑉0000⑆ 01⑉48⑉1378⑈

American High School 504

Senior Class
Athens, U.S.A.

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PRACTICE, NON-NEGOTIABLE

______________________ 19____

PAY TO THE ORDER OF ______________________ $________

______________________ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

American High School 505

Senior Class
Athens, U.S.A.

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PRACTICE, NON-NEGOTIABLE

______________________ 19____

PAY TO THE ORDER OF ______________________ $________

______________________ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

American High School 506

Senior Class
Athens, U.S.A.

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PRACTICE, NON-NEGOTIABLE

______________________ 19____

PAY TO THE ORDER OF ______________________ $________

______________________ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

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CURRENCY		
COIN		
C		
H		
E		
C		
K		
S		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

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000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

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Senior Class
Athens, U.S.A.

DATE ______________________ 19 ____

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CURRENCY		
COIN		
C		
H		
E		
C		
K		
S		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

000-00
000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

American High School

Senior Class
Athens, U.S.A.

DATE ______________________ 19 ____

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CURRENCY		
COIN		
C		
H		
E		
C		
K		
S		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

000-00
000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

CHECK REGISTER

BE SURE TO RECORD ALL PREAUTHORIZED PAYMENTS / DEPOSITS ON DATE SCHEDULED

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT (-) WITHDRAW	✓ T	(-) FEE IF ANY	(+) AMOUNT OF DEPOSIT	BALANCE

BE SURE TO DEDUCT ANY PER ITEM CHARGES, SERVICE CHARGES, OR AUTOMATIC TELLER TRANSACTIONS WHEN APPLICABLE ADD ANY INTEREST EARNED

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 8—RECONCILING THE BANK STATEMENT

I. Bank Statements

  A. The bank sends a bank statement each month to help you keep records for your checking account.

  B. The statement includes a variety of data.

    1. A record of the deposits made

    2. A listing of the checks that have been deducted from your balance

    3. The canceled checks

    4. A record of any service charges the bank has made on your account

    EXAMPLES: Fees charged per check or per month for managing the checking account

  C. After receiving the bank statement, compare your check register with the bank statement to see if the amounts on both sets of records agree.

II. Steps in Reconciling the Bank Statement

  A. Sort the canceled checks and arrange them numerically.

  B. Check off each of the checks paid by the bank (in your check register).

  C. List all checks outstanding (written but not checked off in your register) on the bank statement worksheet.

  D. List any deposits you have made that are not shown on your bank statement.

  E. To the balance shown on the bank statement (ending balance from last month) add all outstanding deposits and subtract all outstanding checks. This last number will be your **adjusted balance**.

  F. Enter all charges shown on the bank statement (service charges, overdraft charges, etc.) in your check register or check stub.

G. Subtract the charges from your final balance in your check register or stub. This final number is your adjusted balance for the check register.

H. Compare the final adjusted balances from the bank statement worksheet and the check register. If the two totals are the same, then the account has been reconciled, or balanced.

EXAMPLE:	Check register balance	$1500.00	
	less service charge	8.00	
	Adjusted balance	$1492.00	*
	Bank statement balance	$1200.00	
	less outstanding checks	100.00	
		$1100.00	*
	plus deposits not recorded	392.00	
	Adjusted balance	$1492.00	*

III. Steps to Take if the Two Balances Do Not Agree

A. Check your figures on the worksheet for possible errors in mathematics.

B. Check the figures in your checkbook for possible math errors.

C. Compare the amounts of the canceled checks against the amount recorded on the check stub or in the check register.

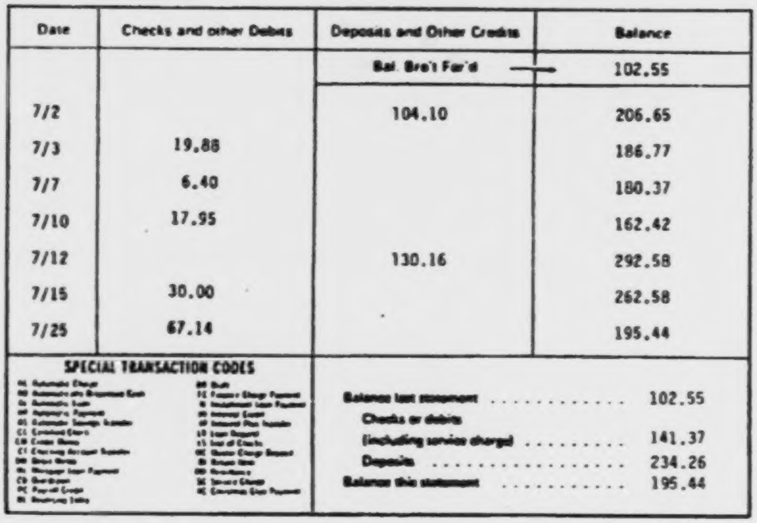
D. Check to see if all deposits were recorded correctly by the bank and by you in the register.

E. Be sure all service charges were recorded and deducted correctly.

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 12—RECONCILING YOUR BANK STATEMENT

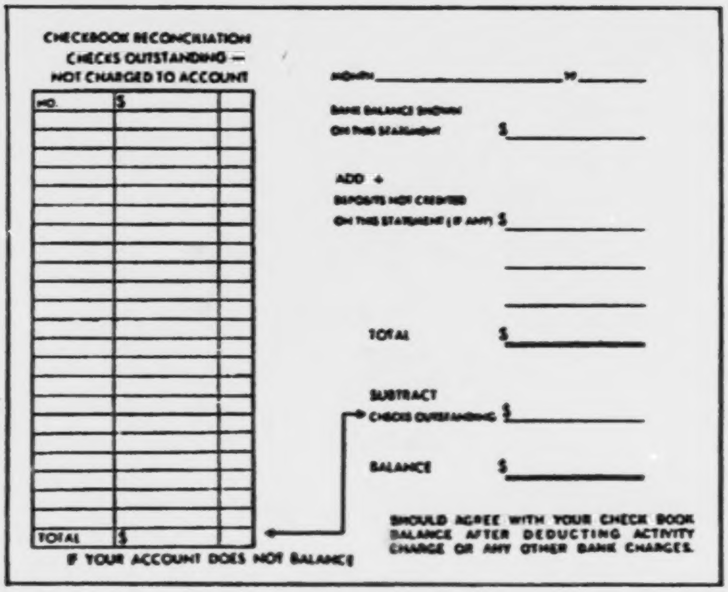
Directions: Using your checkbook register from ACTIVITY SHEET 11—USING A CHECKING ACCOUNT and the bank statement below, reconcile your bank statement.



Date	Checks and other Debits	Deposits and Other Credits	Balance
		Bal. Bro't For'd →	102.55
7/2		104.10	206.65
7/3	19.88		186.77
7/7	6.40		180.37
7/10	17.95		162.42
7/12		130.16	292.58
7/15	30.00		262.58
7/25	67.14		195.44

SPECIAL TRANSACTION CODES

Balance last statement	102.55
Checks or debits (including service charge)	141.37
Deposits	234.26
Balance this statement	195.44



CHECKBOOK RECONCILIATION
CHECKS OUTSTANDING —
NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL	$	

IF YOUR ACCOUNT DOES NOT BALANCE

MONTH ______________________ 19______

BANK BALANCE SHOWN ON THIS STATEMENT $__________

ADD +
DEPOSITS NOT CREDITED ON THIS STATEMENT (IF ANY) $__________

____

____

TOTAL $__________

SUBTRACT
CHECKS OUTSTANDING $__________

BALANCE $__________

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING ACTIVITY CHARGE OR ANY OTHER BANK CHARGES.

UNIT V

PERSONAL MONEY MANAGEMENT
INFORMATION SHEET 9—MAKING CHANGE

I. Importance of Learning to Make Change Correctly

   A. When you are dealing with other people in business you must know how to make change correctly.

   B. If you are working in a business receiving money from customers, you must be accurate in making change in order to keep your job.

II. Importance of Knowing Whether You Are Given the Correct Change

   A. When you purchase an item, it is important that you know the amount of change you should receive.

   B. When you give the cashier your money, you should pay careful attention when your change is counted back to you.

III. How To Make Correct Change

   A. Look at the amount owed.

   B. Count the amount of money given to pay for the purchase.

   C. Think about the relationship between the two.

   EXAMPLE: Amount owed $ 3.55

   Amount given $20.00

   You would say $ 3.55 out of $20.00.

   D. Starting with the coins, count to the nearest whole dollar amount.

   EXAMPLE: $ 3.55 + .10 = $ 3.65 + .10 = $ 3.75 + .25 = $4.00

   E. You then count to the nearest tenth or to the original dollar amount.

   EXAMPLE: $ 4.00 + $ 1.00 = $ 5.00 + $ 5.00 = $10.00 + $10.00 = $20.00

   (The correct change would be $16.45.)

F. When you are giving change, use the fewest number of coins and bills possible.

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 13—MAKING CHANGE

Name: ______________________________

In filling out this form, give the least number of coins and bills in the change. Example: $1.57 from $5.00; there would be three .01; one .05; one .10; one .25; and three $1.00.

AMOUNT OF SALE	AMOUNT RECEIVED	DENOMINATIONS OF CHANGE							
		1¢	5¢	10¢	25¢	50¢	$1.00	$5.00	$10.00
1. $ 3.58	$ 10.00								
2. .53	1.00								
3. .61	5.00								
4. .59	1.00								
5. 1.33	5.00								
6. 1.11	5.00								
7. 4.87	20.00								
8. 13.18	20.00								
9. .28	10.00								
10. 4.26	5.00								
11. 15.06	20.00								
12. 13.97	20.00								
13. 29.44	40.00								
14. 21.17	25.00								
15. 39.21	50.00								
16. 16.19	20.00								
17. 9.43	10.00								
18. 14.67	20.00								
19. 2.79	5.00								
20. 4.23	10.00								
21. 17.77	50.00								
22. .23	.50								
23. 1.39	2.00								
24. 6.73	10.00								
25. 34.74	50.00								
26. 3.29	5.00								
27. 93.87	100.00								
28. 30.32	35.00								
29. 113.65	115.00								
30. 65.95	70.00								

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 14—GIVING IT ALL IN COINS

Name: ________________________________

I. *Count the change from a 5 dollar bill. Use the least number of coins possible.*

	COST	CHANGE					
		Pennies	Nickels	Dimes	Quarters	Halves	Ones
a.	$2.46	4				1	2
b.	.23						
c.	3.75						
d.	1.98						
e.	4.16						
f.	1.08						

II. *Count the change from a 10 dollar bill, using the least number of coins possible.*

	COST	CHANGE					
		Pennies	Nickels	Dimes	Quarters	Halves	Ones
a.	$8.95						
b.	6.13						
c.	2.15						
d.	2.99						

III. *Count the change from payments listed. Use the least number of coins possible. (We are out of half- dollars.)*

	COST	PAYMENT	CHANGE						
			Pennies	Nickels	Dimes	Quarters	Ones	Fives	Tens
a.	$ 7.95	$10.00							
b.	16.28	20.00							
c.	5.12	20.00							
d.	3.19	10.00							
e.	27.87	30.00							

UNIT V

PERSONAL MONEY MANAGEMENT
ACTIVITY SHEET 15—USING THE FEWEST NUMBER OF COINS

Name: ______________________________

Use as few coins as possible to pay each amount.

	PAY THIS AMOUNT	COINS TO USE					
		Pennies	Nickels	Dimes	Quarters	Halves	Ones
a.	60¢						
b.	3¢						
c.	8¢						
d.	12¢						
e.	40¢						
f.	41¢						
g.	83¢						
h.	$ 1.25						
i.	1.38						
j.	3.75						
k.	67¢						
l.	$ 2.39						
m.	6.45						
n.	7.28						
o.	2.51						
p.	3.87						
q.	4.23						
r.	3.56						
s.	2.76						
t.	1.39						

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 1—GLOSSARY

Match the following twenty terms to their correct definitions by placing the correct letter in the blanks at the left.

______ 1. Inflation
______ 2. Endorsement
______ 3. Collateral
______ 4. Certified check
______ 5. Wants
______ 6. Signature card
______ 7. Overdraft
______ 8. Loan
______ 9. Serial number
______ 10. Canceled check
______ 11. Denomination
______ 12. Deposits in transit
______ 13. Interest
______ 14. Gross national product
______ 15. Counterfeit bill

a. a check that has been paid by the bank; the check is then returned to you with the bank statement

b. the amount of money charged for borrowed money—or the amount paid to a depositor for money in a savings account

c. an increase in the amount of money and credit available to purchase goods without an increase in the amount of goods available, resulting in a rise in the general price ofthe goods

d. something of value held by a bank as security to guarantee repayment of a loan

e. value or size of a piece of money

f. money borrowed with promise to pay

g. something that is necessary or required for your well-being

h. when the total amount of checks written on an account is more than the amount deposited into the account

i. something a person has a strong desire for, but which is not really necessary

______ 16. Bank statement

______ 17. Needs

______ 18. Voiding a check

______ 19. Service charge

______ 20. Reconciling a bank statement

j. signature on the back of a check that allows it to be cashed or deposited

k. another way of saying "balancing the checkbook." Process of getting the checkbook and the bank's balance to match

l. the total value of products that are produced in this country

m. a report sent periodically to the customer that includes a record of all deposits, a list of all checks that have been paid by the bank, all bank charges, and the canceled checks

n. deposits that were recorded on the account holder's check register, but were not processed at the bank in time to be included on the bank statement

o. a type of guaranteed check; the bank stamps the personal check of the customer, then holds the amount of the check from the customer's account until the check is cashed

p. money made by an individual but not approved by the U.S. government

q. numbers on bills which identify them

r. fee charged by the bank for handling checking accounts

s. card on file at the bank that shows the signature of persons authorized to write checks on an account

t. tearing up a check that has been written incorrectly

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 2—HOW INFLATION AFFECTS YOU

Answer the following statements true or false by placing a T for True or an F for False in the space at the left.

______ 1. Inflation occurs when the volume of money and credit you have goes up.

______ 2. Inflation occurs when the amount of goods available goes up.

______ 3. GNP stands for Gross National Prosperity.

______ 4. When the supply of products or services available goes down, the demand usually goes up.

______ 5. When the supply of products or services available goes up, the demand usually goes up also.

______ 6. The greater the demand for a product the lower the price.

______ 7. There are no ways to plan against inflation.

______ 8. The Gross National Product is the total value of products that are produced in this country.

______ 9. Inflation affects the amount of goods our money will buy.

______10. Inflation only affects the wealthy.

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 3—NEED FOR A BUDGET

Read the statements below. Put an "A" in the blank if it applies to the ***rules*** *of budgeting and a "B" in the blank if it applies to* ***reasons*** *for using a budget.*

______ 1. Set up some type of savings goal.

______ 2. A budget forces you to have goals for using money.

______ 3. Be flexible.

______ 4. Put your spending goals in order of importance to you.

______ 5. A budget makes you live on the money you actually make.

______ 6. A budget helps you to have confidence in yourself when dealing with financial problems.

______ 7. Think about the future and plan ahead.

______ 8. A budget helps locate wasteful spending habits.

______ 9. Know the difference between wants and needs.

______10. A budget helps you be sure of yourself when dealing with money.

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 4—PARTS OF A BUDGET

List the following parts of a budget under the proper heading, using the terms provided.

Fixed salary
Short-term savings goals
Flexible expenses
Long-term savings goal
Fixed expenses
Assumed wages

1. Income

a. ______________________________

b. ______________________________

2. Expenses

a. ______________________________

b. ______________________________

3. Savings goals

a. ______________________________

b. ______________________________

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 5—GUIDELINES FOR BUDGETING

A. *Choose the correct word or term to complete each statement by writing the correct answer in the blank.*

1. Keep your budget ________________________.

   simple   hard   up

2. Make sure your budget is ________________________.

   in the red   adjustable   forgotten

3. Know total ________________________.

   interest   tips   income

4. Housing would be a ________________________ expense.

   fixed   flexible   cheap

5. Clothing would be a ________________________expense.

   fixed   flexible   high

6. Adjust spending to ________________________available.

   time   merchandise   money

B. *Answer the following statements about budgets True or False by placing a T for True or an F for False in the space provided.*

______ 1. Knowing your total income can help you set up your budget.

______ 2. Sources of income never change.

______ 3. Your budget should be planned so that it can be changed.

______ 4. Your spending pattern will help you figure future expenses.

______ 5 You will not find out what expenses you have with a spending pattern.

______ 6. You will see how often expenses have to be paid with a spending pattern.

______ 7. Housing is a flexible expense.

______ 8. Spending must be adjusted to the money available.

______ 9. Transportation is a fixed expense.

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 6—SERVICES OFFERED BY BANKS

A. *Indicate which of the following statements are True or False concerning savings accounts by writing T for True or F for False in the space at the left.*

______1. A good reason to open a savings account is that savings accounts provide checks which serve as legal receipts of payments.

______2. Security for the future is a reason to open a savings account.

______3. The most common method of saving is the passbook account.

______4. In a passbook account, the bank automatically transfers money from a checking account into a savings account.

______5. Both passbook accounts and payroll deduction savings plans will earn interest.

______6. Money orders allow transfers of money from one person to another without sending cash.

B. *Match the situation in the left column to a banking service that would be appropriate, listed in the right column.*

______1. A person is going on vacation and does not want to carry cash.

______2. A person needs to withdraw cash and make deposits in an account after regular banking hours.

______3. A woman wants to store a valuable family ring.

______4. A father wants to make sure the bank will handle the financial affairs of his young children .

a. Safe deposit box

b. Trust department

c. Bookkeeping service for a small business

d. Bank credit card

e. Traveler's checks

f. Automatic Teller Machine

______5. A self-employed business person needs help in keeping his/her business records.

______6. A person wants a credit card that he/she can use in several different stores.

______7. A person wants his/her house payment made automatically.

______8. A person wants to buy a car but needs to borrow the money.

______9. A family wants to save money for vacation expenses.

g. Vacation club

h. Bank drafts

i. Loans

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 7—USING A CHECKING ACCOUNT

A. *List three advantages of having a checking account.*

1.

2.

3.

B. *Place the following steps for opening a checking account in the correct sequence by numbering the steps from 1-4.*

______ 1. Make a deposit in the account.

______ 2. Sign a signature card.

______ 3. Complete a deposit slip.

______ 4. Record the deposit in the checkbook.

C. *Read the following statements concerning checking accounts and place an "X" beside the statements that are correct.*

______ 1. Checking accounts provide an easy way of paying bills.

______ 2. Checking accounts help in record keeping.

______ 3. A signature card should be signed by all persons authorized to use the account.

______ 4. Checking accounts earn interest.

______ 5. It is not necessary for the signature card to be signed the way all checks will be signed.

______ 6. A deposit slip is completed when taking money out of a checking account.

______ 7. Any responsible person may open a checking account, but it is very important to use a checking account properly and to keep accurate records.

______ 8. The check register or stub should be completed before writing a check.

______ 9. All deposits and checks should be recorded in the check register or check stub.

______10. Reconcile your bank statement immediately when you receive your bank statement from the bank.

______11. An overdraft occurs when the deposits are more than the checks written on an account.

D. *Place an "X" beside those items that should be included on a deposit slip.*

______ 1. The date

______ 2. The amount of checks to be deposited

______ 3. The net deposit

______ 4. Your account number

______ 5. Your bank balance

______ 6. The total amount of money to be deposited

______ 7. Your address

______ 8. The number of bills to be deposited

E. *Fill in the blanks by using the words listed below to complete the following sentences.*

register or stub
balance
account number

signature

number
amount
date

1. Always complete the check ______________________ before writing the check.

2. When using a check register, the ______________________ of the check will have to be recorded, but a stub-type checkbook will already have this printed on it.

3. The date the check is written, the name of the person or business to whom the check is written, and the ______________________ of the check are recorded on the stub or register.

4. Subtract the amount of the check from the previous balance and enter the correct figure in the ______________________ column of the check register.

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 8—RECONCILING THE BANK STATEMENT

A. *Circle the number beside the items that should be included in the bank statement.*

1. The canceled checks
2. A record of the deposits made
3. A listing of the checks that have "cleared" the bank
4. A record of any service charges the bank has made on your account

B. *There are eight basic steps in reconciling a bank statement. Determine which of the steps below would be the first step in the process, and place a "1" beside the statement. Place a "2" beside the second step, and continue until all eight steps have been put in correct order.*

______ 1. List any deposits you have made that are not shown on the bank statement.

______ 2. Compare the final adjusted balances from the two records to determine if the two balances are the same.

______ 3. List all checks outstanding on the bank statement worksheet.

______ 4. Enter all charges shown on the bank statement on the check stub or in the check register.

______ 5. Sort the canceled checks and arrange them numerically.

______ 6. Subtract the bank service charges from the balance shown in the check register or stub.

______ 7. To the ending balance of the bank statement, add all outstanding deposits and subtract all outstanding checks.

______ 8. Check off in the check register each of the checks paid by the bank.

C. *Describe three things you could do if the checkbook does not balance with the bank statement.*

UNIT V

PERSONAL MONEY MANAGEMENT
UNIT TEST—PART 9—MAKING CHANGE

In filling out this form, give the least number of coins and bills in change. Example: $2.36 from $5.00—there would be four .01; one .10; one .50; and two $1.00.

	AMOUNT OF SALE	AMOUNT RECEIVED	DENOMINATIONS OF CHANGE								
			1¢	5¢	10¢	25¢	50¢	$1.00	$5.00	$10.00	$20.00
1.	$ 4.27	$ 10.00									
2.	3.18	5.00									
3.	2.79	5.00									
4.	.67	1.00									
5.	1.92	5.00									
6.	4.91	10.00									
7.	15.25	20.00									
8.	7.98	10.00									
9.	13.07	15.00									
10.	6.52	10.00									
11.	8.73	10.00									
12.	12.46	20.00									
13.	4.31	10.00									
14.	18.77	20.00									
15.	24.38	30.00									
16.	11.07	15.00									
17.	75.48	100.00									
18.	11.24	20.00									
19.	92.31	100.00									
20.	17.11	20.00									

UNIT VI

COMPLETING GOVERNMENT-REGULATED WORK REQUIREMENTS INFORMATION SHEET 1—GLOSSARY

(NOTE: Categories for race and ethnic background have been established by the Office of Federal Statistical Policy and Standards to assure uniform reporting to all federal agencies.)

1. American Indian or Alaska Native—persons having origins (ancestry) in any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition
2. Asian or Pacific Islander—persons having origins (ancestry) in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands. This area includes, for example, China, India, Japan, the Philippines Islands, Korea, Samoa, etc.
3. Black or Negro (not Hispanic)—persons having origins (ancestry) in any of the black racial groups of Africa
4. Charitable organization—a united effort to provide help for those who are in need

   Example: Muscular Dystrophy association
5. Deliberately—to do something on purpose; not an accident
6. Hispanic—persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin (ancestry), regardless of race
7. Interest income—money that is earned on a percentage basis by placing money in some type of savings account
8. Notarized—the acknowledgement by a public officer, by the use of a seal, who certifies that a paper is authentic (real)
9. Perjury—to voluntarily violate an oath or vow; to put down false information and swear it is true
10. Vaccination certificate—record of immunization shots given to you; required for enrollment in public schools

11. W-2 form—a form provided by employers showing the total amount of income tax paid, total gross earnings, and total amount of social security paid for a year

12. W-4 form—a form used to show the number of dependents you are claiming, thus determining the amount of income tax that is taken out of your check each pay period

13. White (not Hispanic)—persons having origins (ancestry) in any of the original peoples of Europe, North Africa, or the Middle East

UNIT VI

COMPLETING GOVERNMENT-REGULATED WORK REQUIREMENTS
ACTIVITY SHEET 1—WORD FIND

Directions: Using INFORMATION SHEET 1 as a guide, fill in the blanks below and locate the words in the word find.

```
V B E G T S W Y T Z D E M Q R C R A D G
O A G P E R J U R Y U A D H G I E B G E
S E C F Y G D C R Z Q N T M Z T I O U H
U T H C T N G H B A C A D G I M Z N C Y
R C V L I H F A I S K M L H B G I M L G
B D F N E N M R O I D E W A F N R E I A
D W 4 M R S A I S A N R B Q Y A T X N R
G A C A S E C T O N Y I E N T A I C A E
O E W H I A L A I E R C D I R D C N R T
R O N I Q N V B F O I A H E G Q M O B O
E V X S R Z B L A K N N B N Z Y I T F R
L M R P D F S E G A R I O U X T N A H X
V B L A C K A U Q H L N F G H S O R Z O
O A M N X O U W R E A D E A B E B I K N
W H G I N B R H D B F I W H G I A Z D Q
Y A R C E N G B X G C A K 2 P O Q E W R
R X B D G H N R U D H N R T S B L D N T
V U E B A I O A V F K F N V T U O C E V
Q I N T E R E S T I N C O M E F A W Q O
O G R S N A G B F D X W Y T E A I O U C
```

1. A person having origins (ancestry) in any of the black racial groups of Africa is considered ____________________ or Negro.

2. Persons of Mexican, Puerto Rican, Cuban, Central or South America, or other Spanish culture or origin (ancestry) regardless of race are considered __________________________.

3. To voluntarily violate an oath or vow; to put down false information and swear it is true is ____________________.

4. A ___________________________ form is given by employers showing the total amount of income tax paid, total gross earnings, and total amount of social security paid for a year.

5. To have a paper __________________________ you have a public officer, by the use of a seal, certify that a paper is authentic (real).

6. A ______________________________ (not Hispanic) person is one having origins (ancestry) in any of the original peoples of Europe, North Africa, or the Middle East.

7. Persons having origins (ancestry) in any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition may be __________________ __________________ or Alaska Native.

8. A _________________________ Organization is a united effort to provide help for those who are in need.

9. Money that is earned on a percentage basis by placing money in some type of savings account is ______________________ ________________________.

10. Persons having origins (ancestry) in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands are termed ____________________________, or Pacific Islanders.

11. To do something on purpose—not an accident is to do it ____.

12. A ______________________________ form is used to show the number of dependents you are claiming, thus determining the amount of income tax that is taken out of your check each pay period.

13. A ________________________________ certificate is a record of immunization shots given to you; required for enrollment in public schools.

UNIT VI

COMPLETING GOVERNMENT-REGULATED WORK REQUIREMENTS
INFORMATION SHEET 2—FORMS REQUIRED IF YOU WORK IN THE UNITED STATES

I. The Social Security Card is used for identification purposes by the Social Security Administration.

  A. The Social Security Administration will know how much you have contributed.

  B. A nine-digit number is used.

    1. Many people in the United States could have the same first and last names.

    2. Everyone who applies is assigned a different number to prevent the possibility of confusing accounts.

  C. Social security numbers for each tax payer and dependents must be included on federal income tax returns.

  D. Parents must apply for social security cards for their children soon after birth and before the next federal tax filing deadline.

II. How to Apply for a Card

  A. Mail your application and documents to the nearest social security office or take them in person.

  B. Some people must apply in person.

    1. If you are 18 years old or older and have never had a social security card

    2. If you are an alien (not a U.S. citizen) whose immigration documents should not be mailed

  C. Evidence you will need

    1. The Social Security law requires that you furnish evidence of your age, identity, and U.S. citizenship.

      a. Evidence of age and citizenship (one of the following):

    - (1) Public or hospital birth certificate
    - (2) Religious record of birth or baptism
- b. Evidence of identity (at least one of the following):
    - (1) School identification card
    - (2) Vaccination certificate
    - (3) School record or report card
    - (4) Record of membership in Boy Scouts, Girl Scouts, or other youth organization
- c. U.S. citizen—born outside the U.S. applying for original Social Security number (submit either):
    - (1) U.S. consular report of birth **and** evidence of your identity;
    - (2) Your foreign birth certificate (if available) **and** one of the following:
        - a) U.S. citizen I.D. card
        - b) Certificate of citizenship
        - c) U.S. passport
        - d) Naturalization certificate
        - e) U.S. military discharge papers showing U.S. citizenship
- d. Alien—not a U.S. citizen applying for original Social Security number
    - (1) If you are an alien living or visiting the U.S., you should **bring** your foreign birth certificate (if available), and one of the following to the Social Security Office:
        - a) Alien Registration Card I-151 or I-551
        - b) U.S. Immigration Form I-94, I-95, I-185, I-186, or I-586 (and I-444, if applicable)

(2) You will be assigned a number to use for work only if you are a permanent resident alien or are otherwise authorized to work by the Immigration and Naturalization Service (INS).

(**NOTE:** Original or certified copies must be sent. Uncertified or notarized photocopies of required information will not be accepted.)

III. The W-4 Form (Employee's Withholding Certificate) is required so that income tax can be withheld from your paycheck each pay period, rather than having to pay it all at the end of the year.

- A. Lets the Internal Revenue Service and your employer know the number of dependents you are claiming.
- B. The more dependents you claim, the less is taken out of your check.
- C. A new W-4 is filled out with each job, even if you have more than one job.
- D. Can be changed to add or drop dependents that have already been claimed.

IV. The W-2 Form (Wage and Tax Statement) **is completed by your employer.**

- A. Is a record that shows the total amount earned (gross earnings), the total amount of income tax deducted, and the total amount of social security deducted for the year
- B. Is used to complete your income tax return
    - 1. Copy A, given to the Internal Revenue Service Center
    - 2. Copy B, to be filed with your income tax return
    - 3. Copy C, for your records
    - 4. Copy D, for your employer's records

V. Income Tax Returns

- A. Three versions
    - 1. Form 1040
    - 2. Form 1040A

    3. Form 1040EZ (easiest to complete)

B. Read instructions in each guide to see which form would be best for you.

   (**NOTE:** There are certain conditions you must meet for each form.)

C. Used to let the Internal Revenue Service decide whether you have paid in enough income tax during the year

UNIT VI

COMPLETING GOVERNMENT- REGULATED WORK REQUIREMENTS ACTIVITY SHEET 2—COMPLETING A SOCIAL SECURITY APPLICATION BLANK

Directions: Use the following instructions to complete the application.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

If you do not know the answer to a question and cannot find the answer, write "unknown" in the space for the answer.

If you have any questions about how to complete the form, what papers you must submit with it or whether a personal interview will be necessary, please call your nearest social security office at the number listed in your telephone directory. After your completed application and all necessary evidence are received, your local office can tell you approximately how long it will take before you get your social security card in the mail. The instructions below are numbered to correspond with the numbered items on the application.

1. Please enter your full name as you use it for work, school, or other official business. If you have a middle name, enter it in full in the space provided. Your entire name will be recorded in our records; however, only your first name, middle initial and last name will appear on the card itself, unless you specifically request that we spell out your middle name.

   If your name has changed, show the name you were given at birth on the second line.

   If you have used any other name during your lifetime, show it on the third line. Do not include nicknames unless used officially at school or work. More than one such name can be shown.

2. Enter the address where you want your social security card mailed. If mail under your name is not normally received at the address which you show, use an "in care of" address. Example: c/o J. Doe, 1 Elm St.

3. Check the block which applies to you. If you checked "Other," please submit a statement explaining your situation and why you need a social security number. (You may attach a separate sheet.)

4. Check the block to indicate your sex.

5. While your failure to complete this question will not affect your obtaining a social security number, this information is important to find out how Social Security programs affect different groups of people in our Nation. It is also essential for preparing statistics to deterMine compliance with Federal civil rights laws. When used for this purpose, statistics are presented as summaries or other forms of information which do not reveal the names of individuals.

6. Enter your date of birth by month, day, year.

7. Enter your age as of your last birthday.

8. Enter the city and state where you were born. If you were born outside the U.S., show the name of the city and country. Please do not use abbreviations.

9. The names of your parents, even if they are no longer alive, are very important in establishing your unique and individual record with social security. Be certain to show your mother's full name at her birth. If your father's last name is different from your name at birth, please explain by writing, for example, "step-father" or "adopting father" after your father's name. Use whichever name you prefer. If, however, you have ever requested a card before, use the name of the same father, step-father, etc., you used when you first applied.

10. If the individual in Item 1 has applied for a social security card before but needs a revised or replacement card, check "Yes" in 10a and complete 10b - 10e. Be sure to enter all nine digits of the social security number in 10c in exact order. If the date of birth shown in Item 6 is different than the date given on any previous application for a social security number or replacement card, enter the previously used date of birth in 10e.

    If the individual in Item 1 never applied for a social security card before, check "No" in 10a and go to Item 11.

    If the individual in Item 1 doesn't know if he/she ever applied for a social security card before, check "Don't Know" in 10a and go to Item 11.

11. Enter today's date by month, day, year.

12. If we must contact you for any reason, we would prefer to phone you. Please indicate a phone number where we can reach you or leave a message for you. Include the area code.

13. Sign your name as it is usually written. Do not print unless your usual signature is printed. If you are applying on behalf of someone else, sign your own name. If you cannot write your name, you may sign by an "X" mark. Two persons must sign as witnesses to your mark.

14. Check the block marked "Self" if you are completing the form for yourself. If you are completing the form for someone else, check the "Other" block and show your relationship to the applicant; for example, "father" or "guardian."

DEPARTMENT OF HEALTH AND HUMAN SERVICES
SOCIAL SECURITY ADMINISTRATION

Form Approved
OMB No. 0960-0066

FORM SS-5 — APPLICATION FOR A SOCIAL SECURITY NUMBER CARD
(Original, Replacement or Correction)

MICROFILM REF. NO. (SSA USE ONLY)

Unless the requested information provided, we may not be able to issue a Social Security Number (20 CFR 422.103(b))

INSTRUCTIONS TO APPLICANT ▶ Before completing t rm, please read the instructions on the opposite page. You can type or print, using pen with dark blue or black ink. Do not us ncil.

NAA 1	NAME TO BE SHOWN ON CARD	First	Middle	Last
NAB	FULL NAME AT BIRTH (IF OTHER THAN ABOVE)	First	Middle	Last
ONA	OTHER NAME(S) USED			
STT 2	MAILING ADDRESS	(Street/Apt. No., P.O. Box, Rural Route No.)		
CTY STE ZIP	CITY		STATE	ZIP CODE

CSP 3 CITIZENSHIP (Check one only)
- ☐ a. U.S. citizen
- ☐ b. Legal alien allowed to work
- ☐ c. Legal alien not allowed to work
- ☐ d. Other (See instructions on Page 2)

SEX 4 SEX
- ☐ MALE
- ☐ FEMALE

ETB 5 RACE/ETHNIC DESCRIPTION (Check one only) (Voluntary)
- ☐ a. Asian, Asian-American or Pacific Islander (Includes persons of Chinese, Filipino, Japanese, Korean, Samoan, etc., ancestry or descent)
- ☐ b. Hispanic (Includes persons of Chicano, Cuban, Mexican or Mexican-American, Puerto Rican, South or Central American, or other Spanish ancestry or descent)
- ☐ c. Negro or Black (not Hispanic)
- ☐ d. North American Indian or Alaskan Native
- ☐ e. White (not Hispanic)

DOB 6	DATE OF BIRTH ▶	MONTH	DAY	YEAR		
AGE 7	PRESENT AGE					
PLB 8	PLACE OF BIRTH ▶	CITY	STATE OR FOREIGN COUNTRY	ECI ☐		
MNA 9	MOTHER'S NAME AT HER BIRTH	First	Middle	Last (her maiden name)		
FNA	FATHER'S NAME	First	Middle	Last		

PNO 10

a. Has the person listed in item 1 above or anyone acting on that person's behalf ever applied for a social security number card before? ☐ YES (2) ☐ NO (1) ☐ Don't know (1) If yes, when: MONTH YEAR

b. Was a card received? ☐ YES (3) ☐ NO (1) ☐ Don't know (1) **If you checked yes to a or b, complete items c through e; otherwise go to item 11.**

SSN c. Enter Social Security Number ☐☐☐–☐☐–☐☐☐☐

NLC d. Enter the name shown on the most recent social security card

PDB e. Date of birth correction (See Instruction 10 on page 2) ▶ MONTH DAY YEAR

DON 11 TODAY'S DATE ▶ MONTH DAY YEAR

12 Telephone number where we can reach you during the day. Please include the area code ▶ HOME OTHER

ASD 13 **WARNING: Deliberately furnishing (or causing to be furnished) false information on this application is a crime punishable by fine or imprisonment, or both.**

YOUR SIGNATURE

14 YOUR RELATIONSHIP TO PERSON IN ITEM 1 ☐ Self ☐ Other (Specify) ____________

WITNESS (Needed only if signed by mark "X")

WITNESS (Needed only if signed by mark "X")

DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)

SSN ASSIGNED ☐☐☐–☐☐–☐☐☐☐

DTC SSA RECEIPT DATE

NPN

DOC NTC CAN BIC

SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW

TYPE(S) OF EVIDENCE SUBMITTED

☐ MANDATORY IN PERSON INTERVIEW CONDUCTED

DATE

DATE

IDN ITV DCL

Form SS-5 (7-82)

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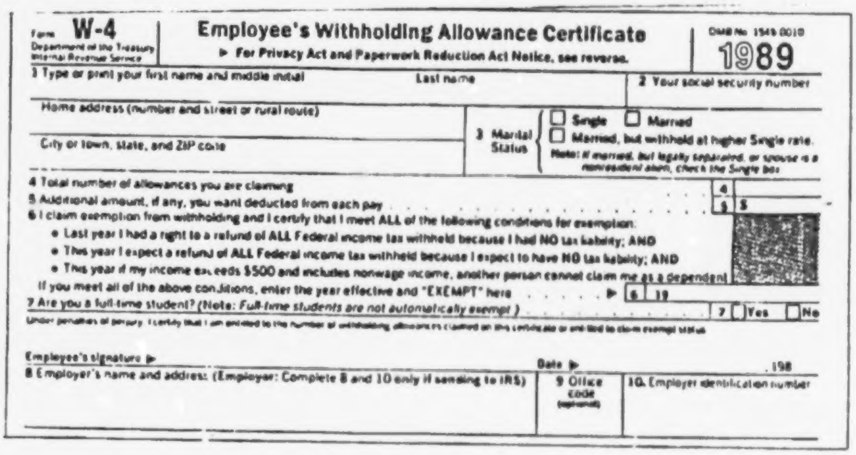
COMPLETING GOVERNMENT-REGULATED WORK REQUIREMENTS
ACTIVITY SHEET 3—COMPLETING A W-4 FORM

Directions: Complete the W-4 form below, using the following information:

1. Print your name and current address.
2. Write your own social security number if you have one. If not, use the numbers: 555-55-5555.
3. Check the single box under marital status.
4. Write the number "1" in the number of allowances blank.
5. Disregard the other deductions category.
6. Read, and if all three statements apply to you, enter 1989 and write "EXEMPT" after the year.
7. Check "yes" box indicating you are a full-time student.
8. Read the statement concerning the penalties for perjury and sign your name.
9. Write today's date.
10. Employer will complete spaces 8, 9, and 10.

FORM W-4



Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate
▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1989

1 Type or print your first name and middle initial   Last name   2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 Marital Status ☐ Single ☐ Married
☐ Married, but withhold at higher Single rate.
Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box

4 Total number of allowances you are claiming 4

5 Additional amount, if any, you want deducted from each pay . . . . 5 $

6 I claim exemption from withholding and I certify that I meet ALL of the following conditions for exemption:
- Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability; AND
- This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability; AND
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . . ▶ 6 19

7 Are you a full-time student? (*Note: Full-time students are not automatically exempt.*) . . . . 7 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶   Date ▶ , 198

8 Employer's name and address (Employer: Complete 8 and 10 only if sending to IRS)   9 Office code (optional)   10 Employer identification number

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UNIT IV

COMPLETING GOVERNMENT-REGULATED WORK REQUIREMENTS
ACTIVITY SHEET 4—COMPLETING AN INCOME TAX RETURN

Directions: Using the directions below, and the W-2 form, complete the income tax return on the following page.

Completing your return

Name and address

Use the mailing label from the back cover of the instruction booklet. Correct any errors right on the label. But don't place the label on your return until you have completed it. If you don't have a label, print or type the information in the spaces provided.

Presidential election campaign fund

This fund was established by Congress to help pay campaign costs of candidates running for President. You may have one of your tax dollars go to this fund by checking the box.

Figure your tax

Line 1. Write on line 1 the total amount you received in wages, salaries, and tips from all employers.

Your employer should have reported your income on a wage statement, Form W-2. If you don't receive your W-2 form by February 15, contact your local IRS office. Attach W-2 form(s) to your return.

Line 2. Write on line 2 the total interest income you received from all sources, such as banks, savings and loans, credit unions, and other institutions with which you deposit money. You should receive an interest statement (usually Form 1099-INT) from each institution that paid you interest.

You cannot use Form 1040EZ if your total interest income is over $400 or you received interest income from an All-Savers Certificate.

Line 3. Add together lines 1 and 2.

Line 4. Check "yes" if your parents or someone else can claim you as a dependent on their tax return, and complete this worksheet:

Standard deduction worksheet for dependents who checked "yes" on line 4

A. Enter the amount from line 1 A. ________
B. Minimum amount B. 500.00
C. Compare the amounts on lines A and B above. Enter the LARGER of the two amounts here. C. ________
D. Maximum amount D. 3,000.00
E. Compare the amounts in lines C and D above. Enter the SMALLER of the two amounts here and on line 4 E. ________

Check "No" if no one else claims you on their income tax return, and enter $3000 as your deduction.

Line 5. Subtract line 4 from line 3. If line 3 is smaller, enter 0.

Line 6. Every taxpayer is entitled to one $1,950 personal exemption. If you are also entitled to additional exemptions for being 65 or over, for blindness, for your spouse, or for your dependent children or other dependents, you cannot use this form. You must use Form 1040A or Form 1040.

Line 7. Subtract line 6 from line 5. If line 5 is smaller, enter 0.

Line 8. Write the amount of Federal income tax withheld, as shown on your W-2 form(s). If you had two or more employers and had total wages of over $45,000, see page 33. If you want IRS to figure your tax for you, complete lines 1 through 8, sign, and date your return. If you want to figure your own tax, continue with these instructions.

Line 9. Use the amount on line 7 to find your tax table on pages 37-42. Be sure to use the column in the tax table for single taxpayers. Write the amount of tax on line 9.

Refund or amount you owe

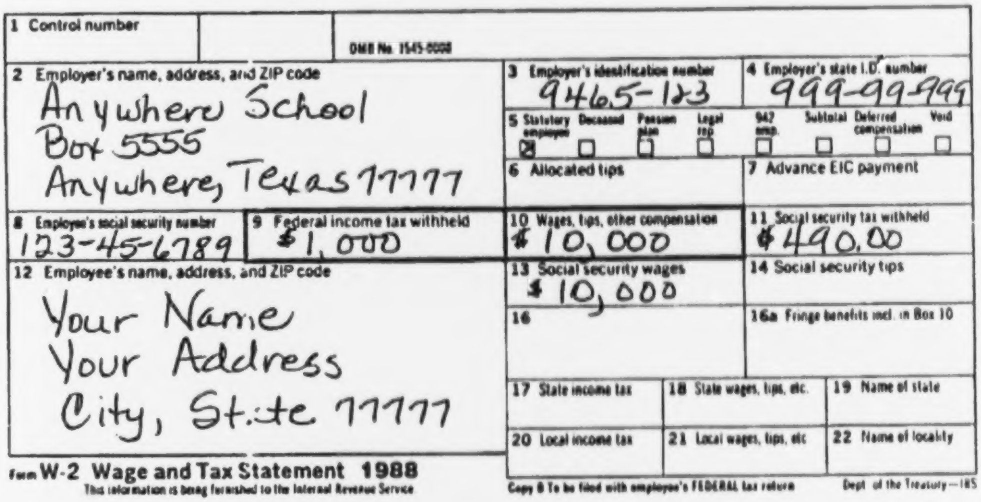
Line 10. Compare line 8 with line 9. If line 8 is larger than line 9, you are entitled to a refund. Subtract line 9 from line 8, and write the result on line 10.

Line 11. If line 9 is larger than line 8, you owe more tax. Subtract line 8 from line 9, and write the result on line 11. Attach your check or money order for the full amount. Write your social security number and "Form 1040EZ" on your payment.

Sign your return

You must sign and date your return. If you pay someone to prepare your return, that person must always sign it below the space for your signature and supply the other information required by IRS.

U.S. Government Printing Office - Department of the Treasury, Internal Revenue Service, Form1040EZ Income Tax Return for Single Filers with no Dependents



1 Control number

OMB No. 1545-0008

2 Employer's name, address, and ZIP code
Anywhere School
Box 5555
Anywhere, Texas 77777

3 Employer's identification number: 9465-123

4 Employer's state I.D. number: 999-99-999

5 Statutory employee ☒ Deceased ☐ Pension plan ☐ Legal rep. ☐ 942 emp. ☐ Subtotal ☐ Deferred compensation ☐ Void ☐

6 Allocated tips

7 Advance EIC payment

8 Employee's social security number: 123-45-6789

9 Federal income tax withheld: $1,000

10 Wages, tips, other compensation: $10,000

11 Social security tax withheld: $490.00

12 Employee's name, address, and ZIP code
Your Name
Your Address
City, State 77777

13 Social security wages: $10,000

14 Social security tips

16

16a Fringe benefits incl. in Box 10

17 State income tax

18 State wages, tips, etc.

19 Name of state

20 Local income tax

21 Local wages, tips, etc

22 Name of locality

Form W-2 Wage and Tax Statement 1988
This information is being furnished to the Internal Revenue Service

Copy B To be filed with employee's FEDERAL tax return

Dept. of the Treasury—IRS

Form **1040EZ**

Department of the Treasury - Internal Revenue Service

Income Tax Return for Single filers with no dependents **1988**

OMB No. 1545-0675

Name & address

Use the IRS mailing label. If you don't have one, please print.

LABEL HERE

Print your name above (first, initial, last)

Present home address (number, street, and apt. no.) (If you have a P.O. box, see back.)

City, town, or post office, state, and ZIP code

Please print your numbers like this:

Your social security number

Please read the instructions on the back of this form. Also, see page 13 of the booklet for a helpful checklist.

Presidential Election Campaign Fund
Do you want $1 to go to this fund? *Note: Checking "Yes" will not change your tax or reduce your refund.* ▶ Yes ☐ No ☐

Dollars **Cents**

Report your income

Attach Copy B of Form(s) W-2 here

1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1

2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2

3 Add line 1 and line 2. This is your **adjusted gross income.** 3

4 Can your parents or someone else claim you on their return?

Note: You must check Yes or No.

☐ **Yes.** Do worksheet on back; enter amount from line E here.
☐ **No.** Enter 3,000 as your standard deduction. 4

5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. 5

6 If you checked the "Yes" box on line 4, enter **0.**
If you checked the "No" box on line 4, enter **1,950.**
This is your **personal exemption.** 6

7 Subtract line 6 from line 5. If line 6 is larger than line 5, enter 0. This is your **taxable income.** 7

Figure your tax

8 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 8

9 Use the **single** column in the tax table on pages 37-42 of the Form 1040A/1040EZ booklet to find the **tax** on the amount shown on **line 7** above. Enter the amount of tax. 9

Refund or amount you owe

Attach tax payment here

10 If line 8 is larger than line 9, subtract line 9 from line 8. Enter the **amount of your refund.** 10

11 If line 9 is larger than line 8, subtract line 8 from line 9. Enter the **amount you owe.** Attach check or money order for the full amount, payable to "Internal Revenue Service." 11

Sign your return

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature _______________ Date _______________

For IRS Use Only—Please do not write in boxes below.

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Form **1040EZ** (1988)

BEST COPY AVAILABLE

1988 Tax Table—*Continued*

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
5,000					
5,000	5,050	754	754	754	754
5,050	5,100	761	761	761	761
5,100	5,150	769	769	769	769
5,150	5,200	776	776	776	776
5,200	5,250	784	784	784	784
5,250	5,300	791	791	791	791
5,300	5,350	799	799	799	799
5,350	5,400	806	806	806	806
5,400	5,450	814	814	814	814
5,450	5,500	821	821	821	821
5,500	5,550	829	829	829	829
5,550	5,600	836	836	836	836
5,600	5,650	844	844	844	844
5,650	5,700	851	851	851	851
5,700	5,750	859	859	859	859
5,750	5,800	866	866	866	866
5,800	5,850	874	874	874	874
5,850	5,900	881	881	881	881
5,900	5,950	889	889	889	889
5,950	6,000	896	896	896	896
6,000					
6,000	6,050	904	904	904	904
6,050	6,100	911	911	911	911
6,100	6,150	919	919	919	919
6,150	6,200	926	926	926	926
6,200	6,250	934	934	934	934
6,250	6,300	941	941	941	941
6,300	6,350	949	949	949	949
6,350	6,400	956	956	956	956
6,400	6,450	964	964	964	964
6,450	6,500	971	971	971	971
6,500	6,550	979	979	979	979
6,550	6,600	986	986	986	986
6,600	6,650	994	994	994	994
6,650	6,700	1,001	1,001	1,001	1,001
6,700	6,750	1,009	1,009	1,009	1,009
6,750	6,800	1,016	1,016	1,016	1,016
6,800	6,850	1,024	1,024	1,024	1,024
6,850	6,900	1,031	1,031	1,031	1,031
6,900	6,950	1,039	1,039	1,039	1,039
6,950	7,000	1,046	1,046	1,046	1,046
7,000					
7,000	7,050	1,054	1,054	1,054	1,054
7,050	7,100	1,061	1,061	1,061	1,061
7,100	7,150	1,069	1,069	1,069	1,069
7,150	7,200	1,076	1,076	1,076	1,076
7,200	7,250	1,084	1,084	1,084	1,084
7,250	7,300	1,091	1,091	1,091	1,091
7,300	7,350	1,099	1,099	1,099	1,099
7,350	7,400	1,106	1,106	1,106	1,106
7,400	7,450	1,114	1,114	1,114	1,114
7,450	7,500	1,121	1,121	1,121	1,121
7,500	7,550	1,129	1,129	1,129	1,129
7,550	7,600	1,136	1,136	1,136	1,136
7,600	7,650	1,144	1,144	1,144	1,144
7,650	7,700	1,151	1,151	1,151	1,151
7,700	7,750	1,159	1,159	1,159	1,159
7,750	7,800	1,166	1,166	1,166	1,166
7,800	7,850	1,174	1,174	1,174	1,174
7,850	7,900	1,181	1,181	1,181	1,181
7,900	7,950	1,189	1,189	1,189	1,189
7,950	8,000	1,196	1,196	1,196	1,196

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
8,000					
8,000	8,050	1,204	1,204	1,204	1,204
8,050	8,100	1,211	1,211	1,211	1,211
8,100	8,150	1,219	1,219	1,219	1,219
8,150	8,200	1,226	1,226	1,226	1,226
8,200	8,250	1,234	1,234	1,234	1,234
8,250	8,300	1,241	1,241	1,241	1,241
8,300	8,350	1,249	1,249	1,249	1,249
8,350	8,400	1,256	1,256	1,256	1,256
8,400	8,450	1,264	1,264	1,264	1,264
8,450	8,500	1,271	1,271	1,271	1,271
8,500	8,550	1,279	1,279	1,279	1,279
8,550	8,600	1,286	1,286	1,286	1,286
8,600	8,650	1,294	1,294	1,294	1,294
8,650	8,700	1,301	1,301	1,301	1,301
8,700	8,750	1,309	1,309	1,309	1,309
8,750	8,800	1,316	1,316	1,316	1,316
8,800	8,850	1,324	1,324	1,324	1,324
8,850	8,900	1,331	1,331	1,331	1,331
8,900	8,950	1,339	1,339	1,339	1,339
8,950	9,000	1,346	1,346	1,346	1,346
9,000					
9,000	9,050	1,354	1,354	1,354	1,354
9,050	9,100	1,361	1,361	1,361	1,361
9,100	9,150	1,369	1,369	1,369	1,369
9,150	9,200	1,376	1,376	1,376	1,376
9,200	9,250	1,384	1,384	1,384	1,384
9,250	9,300	1,391	1,391	1,391	1,391
9,300	9,350	1,399	1,399	1,399	1,399
9,350	9,400	1,406	1,406	1,406	1,406
9,400	9,450	1,414	1,414	1,414	1,414
9,450	9,500	1,421	1,421	1,421	1,421
9,500	9,550	1,429	1,429	1,429	1,429
9,550	9,600	1,436	1,436	1,436	1,436
9,600	9,650	1,444	1,444	1,444	1,444
9,650	9,700	1,451	1,451	1,451	1,451
9,700	9,750	1,459	1,459	1,459	1,459
9,750	9,800	1,466	1,466	1,466	1,466
9,800	9,850	1,474	1,474	1,474	1,474
9,850	9,900	1,481	1,481	1,481	1,481
9,900	9,950	1,489	1,489	1,489	1,489
9,950	10,000	1,496	1,496	1,496	1,496
10,000					
10,000	10,050	1,504	1,504	1,504	1,504
10,050	10,100	1,511	1,511	1,511	1,511
10,100	10,150	1,519	1,519	1,519	1,519
10,150	10,200	1,526	1,526	1,526	1,526
10,200	10,250	1,534	1,534	1,534	1,534
10,250	10,300	1,541	1,541	1,541	1,541
10,300	10,350	1,549	1,549	1,549	1,549
10,350	10,400	1,556	1,556	1,556	1,556
10,400	10,450	1,564	1,564	1,564	1,564
10,450	10,500	1,571	1,571	1,571	1,571
10,500	10,550	1,579	1,579	1,579	1,579
10,550	10,600	1,586	1,586	1,586	1,586
10,600	10,650	1,594	1,594	1,594	1,594
10,650	10,700	1,601	1,601	1,601	1,601
10,700	10,750	1,609	1,609	1,609	1,609
10,750	10,800	1,616	1,616	1,616	1,616
10,800	10,850	1,624	1,624	1,624	1,624
10,850	10,900	1,631	1,631	1,631	1,631
10,900	10,950	1,639	1,639	1,639	1,639
10,950	11,000	1,646	1,646	1,646	1,646

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
11,000					
11,000	11,050	1,654	1,654	1,654	1,654
11,050	11,100	1,661	1,661	1,661	1,661
11,100	11,150	1,669	1,669	1,669	1,669
11,150	11,200	1,676	1,676	1,676	1,676
11,200	11,250	1,684	1,684	1,684	1,684
11,250	11,300	1,691	1,691	1,691	1,691
11,300	11,350	1,699	1,699	1,699	1,699
11,350	11,400	1,706	1,706	1,706	1,706
11,400	11,450	1,714	1,714	1,714	1,714
11,450	11,500	1,721	1,721	1,721	1,721
11,500	11,550	1,729	1,729	1,729	1,729
11,550	11,600	1,736	1,736	1,736	1,736
11,600	11,650	1,744	1,744	1,744	1,744
11,650	11,700	1,751	1,751	1,751	1,751
11,700	11,750	1,759	1,759	1,759	1,759
11,750	11,800	1,766	1,766	1,766	1,766
11,800	11,850	1,774	1,774	1,774	1,774
11,850	11,900	1,781	1,781	1,781	1,781
11,900	11,950	1,789	1,789	1,789	1,789
11,950	12,000	1,796	1,796	1,796	1,796
12,000					
12,000	12,050	1,804	1,804	1,804	1,804
12,050	12,100	1,811	1,811	1,811	1,811
12,100	12,150	1,819	1,819	1,819	1,819
12,150	12,200	1,826	1,826	1,826	1,826
12,200	12,250	1,834	1,834	1,834	1,834
12,250	12,300	1,841	1,841	1,841	1,841
12,300	12,350	1,849	1,849	1,849	1,849
12,350	12,400	1,856	1,856	1,856	1,856
12,400	12,450	1,864	1,864	1,864	1,864
12,450	12,500	1,871	1,871	1,871	1,871
12,500	12,550	1,879	1,879	1,879	1,879
12,550	12,600	1,886	1,886	1,886	1,886
12,600	12,650	1,894	1,894	1,894	1,894
12,650	12,700	1,901	1,901	1,901	1,901
12,700	12,750	1,909	1,909	1,909	1,909
12,750	12,800	1,916	1,916	1,916	1,916
12,800	12,850	1,924	1,924	1,924	1,924
12,850	12,900	1,931	1,931	1,931	1,931
12,900	12,950	1,939	1,939	1,939	1,939
12,950	13,000	1,946	1,946	1,946	1,946
13,000					
13,000	13,050	1,954	1,954	1,954	1,954
13,050	13,100	1,961	1,961	1,961	1,961
13,100	13,150	1,969	1,969	1,969	1,969
13,150	13,200	1,976	1,976	1,976	1,976
13,200	13,250	1,984	1,984	1,984	1,984
13,250	13,300	1,991	1,991	1,991	1,991
13,300	13,350	1,999	1,999	1,999	1,999
13,350	13,400	2,006	2,006	2,006	2,006
13,400	13,450	2,014	2,014	2,014	2,014
13,450	13,500	2,021	2,021	2,021	2,021
13,500	13,550	2,029	2,029	2,029	2,029
13,550	13,600	2,036	2,036	2,036	2,036
13,600	13,650	2,044	2,044	2,044	2,044
13,650	13,700	2,051	2,051	2,051	2,051
13,700	13,750	2,059	2,059	2,059	2,059
13,750	13,800	2,066	2,066	2,066	2,066
13,800	13,850	2,074	2,074	2,074	2,074
13,850	13,900	2,081	2,081	2,081	2,081
13,900	13,950	2,089	2,089	2,089	2,089
13,950	14,000	2,096	2,096	2,096	2,096

* This column must also be used by a qualifying widow(er).

UNIT VI

COMPLETING GOVERNMENT-REGULATED WORK REQUIREMENT
UNIT TEST—PART 1—GLOSSARY

Directions: Match the terms related to completing government-regulated work tasks to their definitions by placing the correct letter in the space at the left.

______ 1. American Indian or Alaska Native

______ 2. Asian or Pacific Islander

______ 3. Black or Negro

______ 4. Charitable organization

______ 5. Deliberately

______ 6. Hispanic

______ 7. Interest income

______ 8. Notarized

______ 9. Perjury

______ 10. Vaccination certificate

______ 11. W-2 form

______ 12. W-4 form

______ 13. White

a. persons having origins (ancestry) in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands

b. persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin (ancestry) regardless of race

c. the acknowledgement by a public officer, by the use of seal, who certifies that a paper is authentic (real)

d. form provided by employers showing the total amount of income tax paid, total gross earnings, and total amount of social security paid for a year

e. to voluntarily violate an oath or vow; to put down false information and swear it is true

f. persons (not Hispanic) having origins (ancestry) in any of the original peoples of Europe,

g. persons having origins (ancestry) in any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition

h. person (not Hispanic) having origins (ancestry) in any of the black racial groups of Africa

i. to do something on purpose—not an accident

j. money that is earned, on a percentage basis, by placing money in some type of savings account

k. record of immunization shots given to you—required for enrollment in public schools

l. a united effort to provide help for those who are in need

m. a form used to show the number of dependents you are claiming, thus determining the amount of income tax that is taken out of your check each pay period

UNIT VI

COMPLETING GOVERNMENT-REGULATED WORK REQUIREMENTS
UNIT TEST—PART 2—FORMS REQUIRED IF YOU WORK IN THE UNITED STATES

Answer the following statements True or False by placing a T for True or an F for False in the space at the left.

______ 1. A social security card is used for identification purposes by the Social Security Administration.

______ 2. A five-digit number is used on the social security card.

______ 3. Everyone is assigned a different social security number.

______ 4. You can mail your application and documents to the Social Security office or take them in person.

______ 5. You must apply in person if you are 18 years old or older and have never had a social security card or you are an alien (not a U.S. Citizen) whose immigration documents should not be mailed.

______ 6. You will need only evidence of your age to apply for a social security card.

______ 7. For evidence of identity, you could send your school report card.

______ 8. You can send a notarized copy of your birth certificate.

______ 9. The more dependents you claim on your W-4, the more is taken out of your check for income tax.

______ 10. You cannot change the number of dependents on your W-4 once one has been completed.

______ 11. The employee completes the W-2 Form.

______ 12. The W-2 Form shows the total amount of Social Security deducted for a year, the total amount earned (gross earnings), and the total amount of income tax deducted.

______ 13. There are three versions of an income tax return form.

______ 14. You can use any internal tax return form you feel is the easiest to complete.

______ 15. The Internal Revenue tax return form is used by the federal government to determine whether you have paid in enough income tax during the year.

UNIT VII

LAWS AFFECTING YOU AS A WORKER
INFORMATION SHEET 1—GLOSSARY

1. Citation—a notice that a company is in violation of the law

2. Discrimination—to make a difference in treatment on a basis other than what a person is like as an individual

3. Exemption—to set free from a rule or duty that others must follow; excuse

4. Prohibit—to prevent from doing something

5. Severance pay—payment, based on length of employment, that is payable to an employee upon termination

UNIT VII

LAWS AFFECTING YOU AS A WORKER
ACTIVITY SHEET 1—UNSCRAMBLING TERMS

Directions: Unscramble the following words:

1. A notice that a company is in violation of the law

   nioattic ____________________

2. Payment based on length of employment that is payable to an employee upon termination

   ypa eesvrncae ____________________

3. To prevent from doing something

   hbiitorp ____________________

4. To make a difference in treatment on a basis other than what a person is like as an individual

   miintaonisidcr ____________________

5. To set free from a rule or duty that others must follow; excuse

   eepmoitnx ____________________

UNIT VII

LAWS AFFECTING YOU AS A WORKER

INFORMATION SHEET 2—LAWS TO PROTECT YOU

I. Fair Labor Standards Act
   A. Child Labor Laws
      1. History
         a. Children used to work in dangerous occupations.
         b. They worked as many hours as adults, but did not receive the pay that adults did.

         c. The Fair Labor Standards Act of 1938 was passed to protect children from these practices.
      2. Minimum age standards of nonagricultural employment
         a. Age 14—Minimum age for employment in specified occupations outside school hours
         b. Age 16—Basic minimum age for employment; may be employed in any occupation other than a nonagricultural occupation declared hazardous by the Secretary of Labor
         c. Age 18—Minimum age for employment in nonagricultural occupations declared hazardous by the Secretary of Labor
      3. Exemptions from the Child Labor provisions of the act

   - a. Children under 16 years of age employed by their parents in occupations other than manufacturing, mining, or other occupations declared hazardous
   - b. Children employed as performers in motion pictures, radio, or television

4. Employment standards for 14- and 15-year-olds
   - a. May not be employed during school hours except as provided in Work Experience and Career Exploration programs
   - b. May not work before 7 a.m. or after 7 p.m. during school term. May work until 9 p.m. from June 1 through Labor Day.
   - c. May not work more than three hours a day on school days
   - d. May not work more than 18 hours a week
   - e. May not work more than 8 hours a day on nonschool days
   - f. May not work more than 40 hours a week in nonschool weeks

5. Permitted occupations for 14- and 15-year-old minors
   - a. Office and clerical work
   - b. Cashiering, selling, modeling, art work, window trimming, and comparative shopping
   - c. Price marking and tagging by hand or machine
   - d. Bagging and carrying orders
   - e. Errand and delivery work by foot, bicycle, and public transportation
   - f. Cleanup work, including the use of vacuum cleaners, and maintenance of grounds but not including the use of power-driven mowers or cutters
   - g. Kitchen work and other work involved in preparing and serving food and beverages, including the operation of machines and devices used to do such work. Includes dishwashers, toasters, dumbwaiters, popcorn poppers, milk shake blenders, and coffee grinders.

h. Work in connection with cars and trucks—if confined to dispensing gasoline and oil, car cleaning, washing, and polishing. Cannot involve the use of pits, racks or lifting, or the inflation of any tire mounted on a rim equipped with a removable retaining ring.

i. Cleaning vegetables and fruits—wrapping, sealing, labeling, weighing, and stocking goods

6. Exceptions to the permitted occupations

   a. Fourteen- and fifteen-year-olds are not allowed to cook.

   b. They may not operate, set up, adjust, or repair power-driven food slicers and grinders, food choppers and cutters, or bakery-type mixers.

   c. They may not work in freezers and meat coolers.

   d. They may not load and unload goods to and from trucks, railroad cars, or conveyors.

B. Overtime compensation

1. People who work more than 40 hours during any one regular 40-hour work week must be paid 1 1/2 times the regular rate for all hours worked over 40.

   (**NOTE:** Certain exemptions do exist.)

2. The act does not require that an employer give you vacation or severance pay, nor does it set a limit on the number of hours of work for persons 16 years of age or older.

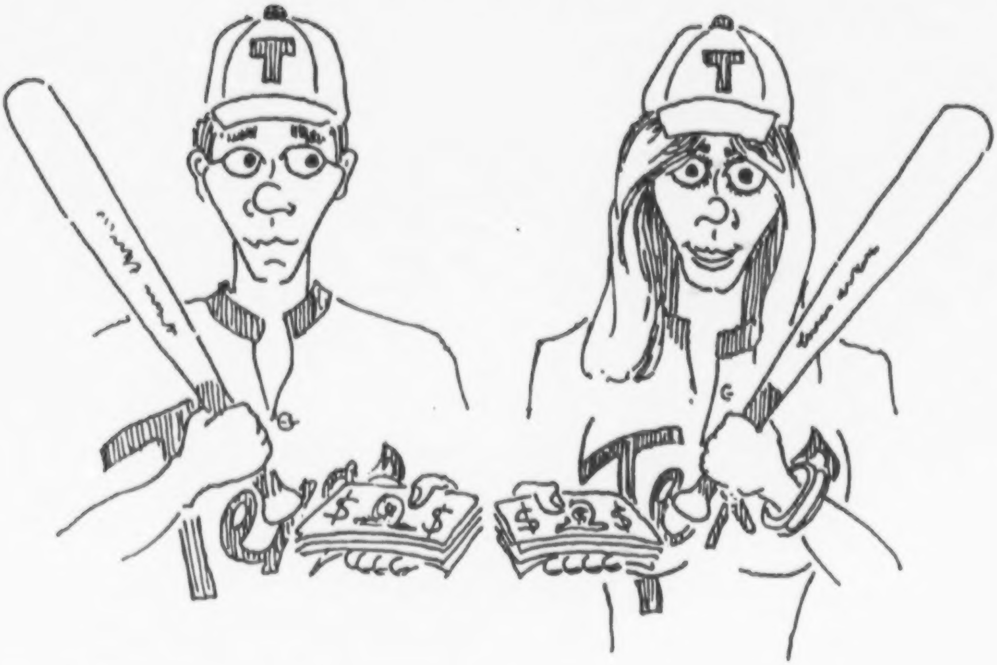
   a. The act does not require that an employer give employees the day off on holidays.

   b. The act does not require that an employer give employees the day off on Saturdays and Sundays.

C. Equal Pay provisions

1. Prohibit wage differences between men and women employed in the same establishment on jobs that require equal skill, effort, and responsibility

2. Enforced by the Equal Employment Opportunity Commission



II. Equal Employment Opportunity Act

- A. A result of the 1972 amendment to Title VII of the Civil Rights Act of 1964
- B. Prohibits discrimination in hirings, firings, layoffs, wages, promotions, and training
- C. Prohibits discrimination on the basis of race, religion, age, and sex

III. The Occupational Safety and Health Act

- A. Went into effect on April 28, 1971
- B. Provided for the organization of the Occupational Safety and Health Administration
    1. It is responsible for determining safety and health standards for various kinds of workplaces.
    2. If safety and/or health violations are found, citations are issued.

UNIT VII

LAWS AFFECTING YOU AS A WORKER

ACTIVITY SHEET 2—WHAT JOBS ARE AVAILABLE FOR FOURTEEN- AND FIFTEEN-YEAR-OLDS?

Directions: Put an "X" next to those jobs fourteen- and fifteen-year-olds could have.

______ 1. Modeling

______ 2. Slicing cheese for a fast food restaurant

______ 3. Dishwashing

______ 4. Bagging groceries

______ 5. Driving a delivery van

______ 6. Stacking food in a walk-in freezer

______ 7. Cooking

______ 8. Cleaning houses and offices

______ 9. Babysitting

______ 10. Changing tires

______ 11. Mixing dough at a bakery

______ 12. Filing in an office

______ 13. Washing automobiles

______ 14. Unloading railroad cars

______ 15. Acting

UNIT VII

LAWS AFFECTING YOU AS A WORKER
ACTIVITY SHEET 3—FIGURING OVERTIME

Directions: Figure the amount each worker should receive on his/her paycheck before deductions.

1. Maria works at an hourly rate of $4.00. Last week she worked 45 hours. How much should she receive? (Remember that any hours worked above 40 is time and one-half.)

2. Richard works at an hourly rate of $5.00. Last week he worked 40 hours. How much should he receive?

3. Laura works at an hourly rate of $10.00. Last week she worked 50 hours. How much should she receive?

4. Jason works at an hourly rate of $4.40. Last week he worked 46 hours. How much should he receive?

5. Cruz works at an hourly rate of $6.00. Last week he worked 48 hours. How much should he receive?

UNIT VII

LAWS AFFECTING YOU AS A WORKER
UNIT TEST—PART 1—GLOSSARY

Match the following terms to their definitions by placing the correct number in the blank at the left.

_____ a. Discrimination

_____ b. Prohibit

_____ c. Severance pay

_____ d. Citation

_____ e. Exemption

1. Payment, based on the length of employment,that is payable to an employee upon termination
2. A notice that a company is in violation of the law
3. To make a difference in treatment on a basisother than what a person is like as an individual
4. To prevent from doing something
5. To set free from a rule or duty that others must follow; excuse

UNIT VII

LAWS AFFECTING YOU AS A WORKER
UNIT TEST—PART 2—LAWS TO PROTECT YOU

A. *Answer the following statements True or False by placing a T for True or an F for False in the blank at the left.*

_____ 1. The reason Child Labor Laws exist is to ease unemployment for adults.

_____ 2. At age 14, you can be employed in any occupation other than a nonagricultural occupation declared hazardous by the Secretary of Labor.

_____ 3. Children under 16 years of age can be employed by their parents in occupations other than manufacturing or mining.

_____ 4. Fourteen- and fifteen-year-olds may work before 7 a.m. and after 10 p.m.

_____ 5. Fourteen- and fifteen-year-olds may not work more than three hours a day on school days.

_____ 6. Fourteen- and fifteen-year-olds may not work more than 18 hours per week.

_____ 7. Cooking is an acceptable occupation for a 14- or 15-year-old.

_____ 8. Fourteen- and fifteen-year-olds may not have a job changing tires.

_____ 9. People who work more than 40 hours during any one regular 40-hour work-week must be paid 1 1/2 times the regular rate for all hours worked over 40.

_____ 10. An employer must give employees the day off on holidays.

_____ 11. An employer must give employees Saturdays and Sundays off.

_____ 12. The Equal Pay provisions of the Fair Labor Standards Act prohibit wage differences between men and women employed in the same establishment on jobs that require equal skill, effort, and responsibility.

B. *Answer the following questions in the space provided.*

1. What is the purpose of the Equal Employment Opportunity Act?

2. What is the purpose of the Occupational Safety and Health Act?

3. Discrimination is prohibited on the basis of what four areas?

UNIT VIII

CHANGING JOBS

INFORMATION SHEET 1—GLOSSARY

1. Advancement—moving to a position of more responsibility and higher salary; a promotion
2. Exit interview—the final meeting between a worker and the employer; usually to discuss the job performance of the worker
3. High technology—the total means of developing and improving objects necessary for work, comfort, and survival
4. Initiative—ready to begin or take the lead, usually without suggestion from others
5. Job-hopper—a person who goes from job to job in short periods of time
6. Lack of adaptability—not being able to change to fit the situation
7. Layoff—when several job positions are ended (usually only for a short period of time) due to unpredictable circumstances, such as loss of sales income
8. Notice—a written statement that tells of actions to be taken; usually considered as a warning
9. Promotion—being raised to a better position
10. Resignation—a written statement that you are giving up your position
11. Termination—ended; fired
12. Transfer—to change or move, as to a new job
13. Working conditions—the physical surroundings of a job, such as buildings, equipment, lighting, air quality, etc.

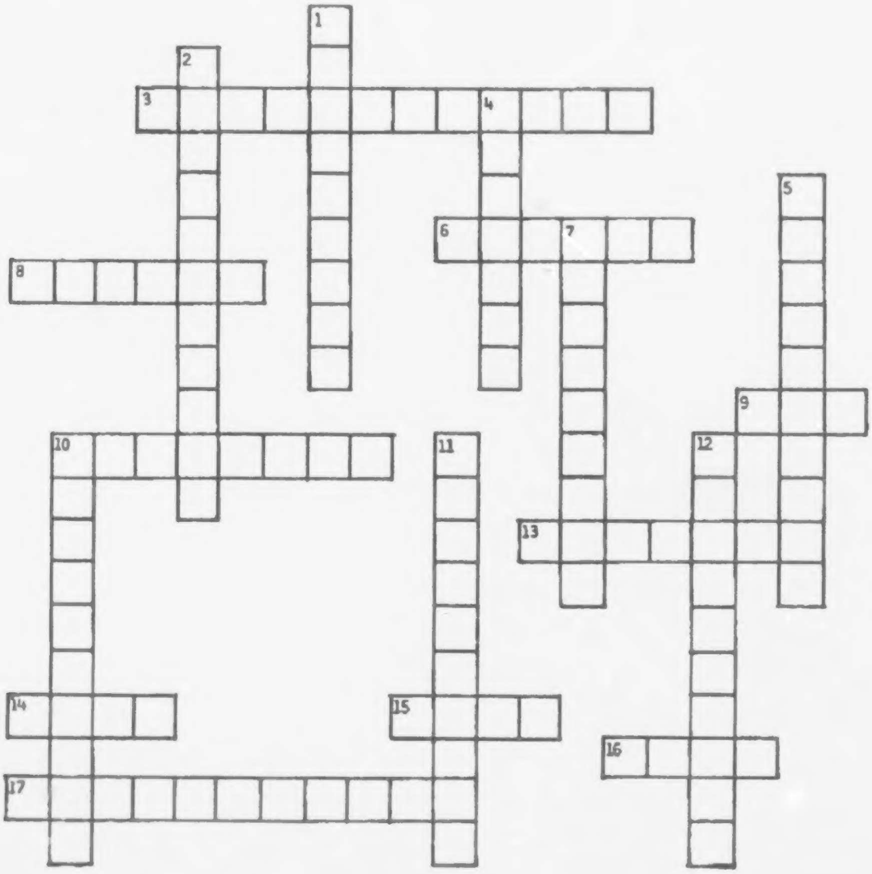
UNIT VIII

CHANGING JOBS
ACTIVITY SHEET 1—CROSSWORD PUZZLE

Directions: Complete the sentences on the following page using the words listed below. Then fill in the crossword puzzle.

Advancement
Exit interview
High technology
Initiative
Job-hopper
Lack of adaptability
Layoffs

Notice
Promotion
Resignation
Termination
Transfer
Working conditions



ACROSS

3. Lack of ___________________—not being able to change to fit the situation.
6. Job ___________________—a person who goes from job to job in short periods of time.
8. A written statement that tells of actions to be taken is a(an) ___________________.
9. ___________________-hopper—a person who goes from job to job in short periods.
10. To change or move as to a new job is ___________________.
13. ___________________conditions—the physical surroundings of a job, such as building, equipment, air quality, etc.
14. ___________________of adaptability—not being able to change to fit the situation.
15. ___________________technology—the total means of developing and improving objects necessary for work, comfort, and survival.
16. ___________________interview—the final meeting between a worker and the employer.
17. When you give up, leave, or quit a job you submit a(an) ___________________.

DOWN

1. Exit ___________________—the final meeting between a worker and the employer.
2. Moving to a position of more responsibility and higher salary; a promotion is also a(an) ___________________.
4. When several job positions are ended due to unpredictable circumstances it is known as a ___________________.
5. High ___________________—the total means of developing and improving objects necessary for work, comfort, and survival.
7. To be raised to a better position is a(an) ___________________.
10. Ended or fired is also known as being ___________________.

11. Working ____________________—the physical surroundings of a job.

12. Ready to begin or take the lead is known as ____________________.

UNIT VIII

CHANGING JOBS

INFORMATION SHEET 2—IF YOU HAVE A GOOD JOB, WHY SHOULD YOU WORRY ABOUT CHANGING JOBS?

I. The Effect of High Technology

  A. Could do away with your job

  B. Could force the closing of the company you work for

  C. Could force you to retrain for an entirely different career

  D. Could interest you so much that you decide to change careers

II. Promotions

  A. Job openings may occur within the company you work for.

  B. It could mean more money, better fringe benefits, and a more secure future.

  C. Your work record, experience, and ability are major factors in determining whether you deserve a promotion.

III. Your Interests May Change

  A. As you grow older, your interests may change.

  B. You may want to pursue a different career.

IV. You Could Be Terminated

  A. For whatever the reason, learn from the experience.

  B. Discuss the matter with your boss.

V. You Could Receive a Better Offer

  A. More money, chances for advancement, and better fringe benefits could sway you into accepting.

  B. Be sure you are ready to change jobs.

UNIT VIII

CHANGING JOBS
ACTIVITY SHEET 2—YOUR INTERESTS MAY CHANGE

Directions: Let's jog your memory. To prove that your interests do change, answer the following questions:

1. What was your favorite sport in the sixth grade? Now?

2. What was your favorite musical group in the sixth grade? Now?

3. Who was your best friend in sixth grade? Now?

4. What was your favorite color in sixth grade? Now?

5. What did you do when not in school in the sixth grade? What do you do now?

6. What was your favorite brand of jeans in the sixth grade? Now?

7. What was your favorite school subject in the sixth grade? Now?

8. Has your hair style changed since the sixth grade?

9. What was your favorite T.V. program in the sixth grade? Now?

10. What was your favorite food in the sixth grade? Now?

UNIT VIII

CHANGING JOBS

ACTIVITY SHEET 3—THE EFFECTS OF HIGH TECHNOLOGY ON THE WORK FORCE

Directions: 1. *Cut out at least two articles from an assortment of magazines and newspapers that show examples of change as a result of high technology.*

2. *Be prepared to share the information with your class.*

UNIT VIII

CHANGING JOBS

INFORMATION SHEET 3—WHEN SHOULD YOU CHANGE JOBS?

I. Acceptable Reasons for Changing Jobs

  A. You may be offered another job with better working conditions, salary, or chances for advance-ment.

  B. Physical problems may be involved.

    1. The climate of the job location might not be suitable for you or a member of your family.

    2. You discover you can no longer perform the physical duties required of that job.

  C. You want to learn more about your work or broaden your experience.

  D. You form your own company or are asked to join a company with more opportunities.

II. Unacceptable Reasons for Changing Jobs

  A. Another company offers you a few dollars more in salary, but not enough to justify leaving the present employer.

  (**NOTE:** Another job will always look better "from the outside looking in.")

  B. You feel you are not being promoted fast enough.

  C. You do not like your boss or supervisor.

  D. You do not like the people with whom you work.

III. Things to Consider Before Changing Jobs

  A. Compare the advantages of remaining on the present job or changing to a new job.

    1. Advantages of remaining on the present job:

      a. The risk is minimal.

b. You do not have to impress a new boss.

c. There is already a buildup of fringe benefits.

d. You establish a reputation for stability.

(**NOTE:** Avoid being tagged a "job-hopper.")

2. Advantages of changing jobs:

a. When you want to be a supervisor, it may be better to change to a new company.

(NOTE: Former coworkers will sometimes continue to look on a person who has received a promotion to a supervisor's position within a company as an equal. At other times, a person who has been promoted may never be accepted as a supervisor by the company executives.)

b. There may be more money at the new job.

c. The new employee will be judged by new standards, not by what happened in the past.

B. Whenever possible, do not quit your present job before you have another.

1. Potential employers think "unemployed" means "undesirable."

2 You do not know how long you will be unemployed.

3. This gives you an opportunity to reconsider the decision to change jobs.

CHANGING JOBS

ACTIVITY SHEET 4—SHOULD THEY CHANGE JOBS?

Directions: Use the following chart to decide whether the employees should change jobs. Answer each question and write the number of the rule it follows.

ACCEPTABLE REASONS	UNACCEPTABLE REASONS
1. Offered another job with better working conditions, salary, or chances for advancement	6. Offered a few more dollars, but not enough to leave
2. Climate of job not suitable to worker or member of family	7. Not promoted fast enough
3. Can no longer perform physical duties of that job	8. Does not like boss or supervisor
4. Wants to learn more about work or broaden experience	9. Does not like coworkers
5. Forms own company or is asked to join company with more opportunities	

1. James has been playing professional football for the last five years. Last season, he seriously injured his left knee. The knee has caused him a great deal of pain. Last week, HBS offered him a contract as a sports commentator. Should he change jobs at the end of this season? What rule does it follow?

2. KGBR radio station offered Patti a job as a disc jockey. Although she would have the same responsibilities, they are offering her $10.00 more per month. She likes her job with WNCD, but cannot decide whether to change jobs. Should she change jobs? What rule does it follow?

3. Kevin has been working for SUCCESS, Incorporated for the last six months. He loves everything about his job—except his boss. Should Kevin change jobs? What rule does it follow?

4. Stephanie has worked for Brama's for the last ten years as their manager. She knows all there is to know about the fast food business. Last week, Tom, a man she used to work with, asked her to be a partner in a new fast food restaurant he is opening. Stephanie does not have to put up any money—only manage the place. She will get half of the profit. Should Stephanie change jobs? What rules does it follow?

5. Michael does a good job as a computer programmer for Systems Unlimited. However, he does not like his coworker, Bill. Should Michael change jobs? What rule does it follow?

UNIT VIII

CHANGING JOBS

INFORMATION SHEET 4—TERMINATING A JOB

I. How to Terminate a Job

  A. Do not "tell off" your boss and walk out. **Remember**: Every job you have will play a part in your future career success. You will usually have to use former employers as references. Do not leave with the employer having a negative attitude toward you.

  B. Continue to work at your job as if you have no intention of leaving.

  C. Do not ask your boss whether you should quit.

  D. When you decide to resign, give your employer proper notice that you are leaving.

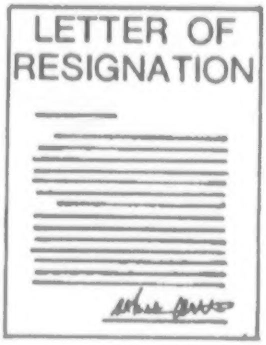
    1. Usually, a two-week notice is sufficient.

    2. Include in the notice the reason you are leaving.

  E. Arrange for a smooth transfer of your responsibilities.

    1. Let your employer and coworkers know what you have been doing.

    2. Offer to train your replacement if one can be hired before you leave.



  F. Say good-bye to everyone with whom you have worked.

    1. Arrange for an "exit" interview with the employer.

    2. Express appreciation for their help.

    3. Tell them you have enjoyed working for their company.

    4. Leaving on a friendly basis will leave a good impression with others.

II. When Your Job is Terminated

(**NOTE:** Sometimes a job is terminated because of things you cannot control, such as the closing of a company. Most of the time, however, a job is terminated because the employee has not been an acceptable worker.)

A. When termination is not your fault.

1. Layoffs are usually not the fault of the employee and will not cause problems in locating another job.

2. Try to be aware of warning signs that may point to the end of your job.

   a. Reduction in number of employees.

   b. Adoption of new products or procedures that eliminate your job.

   c. The company moves to another part of the country.

   d. Your company is sold or closes.

   e. The product produced or service performed by your company may no longer be needed.

3. The company will give you a two-week notice.

4. Always have a "plan of action" ready in case you become unemployed.

   (**NOTE:** Know what other jobs you can do and where they are.)

5. Use all available sources to find another job.

B. When termination is your fault—when you are fired

(**NOTE:** Termination of a job is an emotional experience. You must realize that there are good things that can come from being terminated, such as learning from your mistakes.)

1. Look for warning signs that you might be fired.

   (**NOTE:** Firings usually do not occur suddenly. Most employers will give signs that you might be fired.)

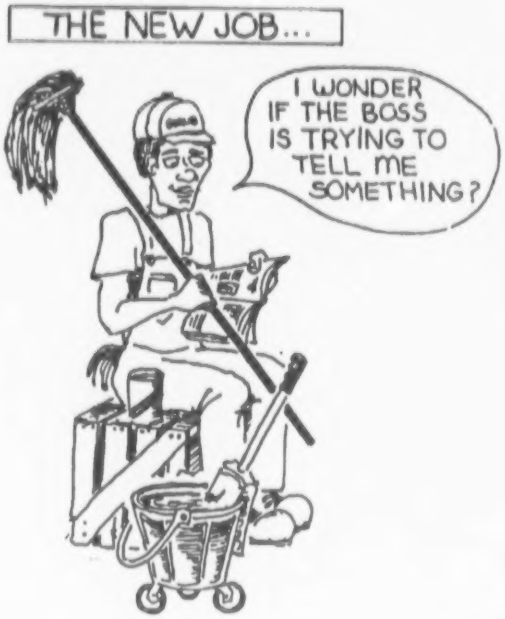
   a. Change in attitude toward the employee

b. Increased criticism

c. Change in job assignment

d. Extra work duties

e. Outward verbal comments


THE NEW JOB...
I WONDER IF THE BOSS IS TRYING TO TELL ME SOMETHING?

2. Evaluate your work habits and attitude; correct any mistakes or shortcomings you might have. This could save your job.

3. Try to maintain a positive attitude toward the employer after you are fired.

   a. The employer can be a valuable future reference.

   b. The employer might be helpful in locating another job for you.

4. Have an "exit" interview with your employer.

   a. Get an overall opinion of your performance on the job.

   b. Ask the reasons for being fired.

   c. Ask what you can do to improve your attitudes, work habits, etc.

   d. Accept the comments as being helpful to you.

   e. Do not become mad.

C. Reasons you could lose your job:

1. Not careful on the job
2. Not following the rules
3. Being lazy
4. Being absent and/or tardy many times without good cause
5. Causing trouble
6. Mind not on your work
7. Lacking initiative
8. Too little or too much ambition
9. Not loyal to the company or your boss
10. Not being responsible for your actions
11. Not willing to try new ideas
12. Misrepresentation (lying)

UNIT VIII

CHANGING JOBS

ACTIVITY SHEET 5- YOU DON'T NEED A CRYSTAL BALL

Directions: You don't need a crystal ball to predict what is going to happen to the following employees. Write down what you think is going to happen. (You may refer to INFORMATION SHEET 4—TERMINATING A JOB).

1. Slow Manufacturing Company has laid off 40 of its 80 employees in the last two weeks. John is worried about his job. What could happen to John?

2. Stephanie has worked in six different departments since she started work last month at Billard's Department Store. Stephanie's boss seems to totally ignore her. What do these warning signs point to?

3. Larry works on the assembly line at Microcomputers, Inc. He heard today at break that his company will be moving to California. Only a few of the supervisors will be given an opportunity to transfer. What do you think could happen to Larry?

4. Lately, it seems that Joe's boss has been yelling at him a lot. Joe has been making a lot of dumb mistakes. Do you think Joe should worry about losing his job?

5. Karen heard on the radio that the part made by the company she works for will no longer be used in the new computers. Should she be concerned that her company may close?

UNIT VIII

CHANGING JOBS

INFORMATION SHEET 5—WRITING A LETTER OF RESIGNATION

I. Standards for Writing a Letter of Resignation

- A. Use white bond paper, 8 1/2 x 11 inches.
- B. Use black or blue ink or a typewriter.
- C. Use an acceptable style (see TM-8).
- D. Write on only one side of the paper.
- E. Make the letter legible, neat, and easy to read.
- F. Correct all errors in spelling, grammar, and capitalization.

  (**NOTE:** Avoid erasures, crossouts, or strikeovers. Rewrite or retype the letter if necessary.)

II. Contents of a Letter of Resignation

- A. Your address
- B. The date the letter is written
- C. The name and address of your employer
- D. Notice of your resignation and the date the resignation will become final
- E. The reason you are resigning
- F. Your expression of appreciation for the opportunity of working in the company, for the friends and acquaintances you made, and for the experience gained during the employment
- G. An acceptable closing (such as "Sincerely yours" or "Very truly yours")
- H. Your signature

UNIT VIII

CHANGING JOBS

ACTIVITY SHEET 6—WRITING A LETTER OF RESIGNATION

Directions: Using the sample letter as a guide, practice writing a letter of resignation by using the following information:

1. *You are writing the letter to:*

   Ms. Shelley Langford
   Office Manager
   Circle C Products
   2841 Lamar Street
   San Antonio, TX 78741

2. *Your resignation is effective May 28, 19xx.*

3. The reason you are resigning is that you will be graduating from high school in June and you must find a full-time job.

UNIT VIII

CHANGING JOBS
UNIT TEST—PART 1—GLOSSARY

Match the following terms with their definitions by placing the correct letter in the blank at the left.

_____ 1. Advancement

_____ 2. Job hopper

_____ 3. Terminated

_____ 4. Exit interview

_____ 5. Working conditions

_____ 6. High technology

_____ 7. Transfer

_____ 8. Initiative

_____ 9. Lack of adaptability

_____ 10. Notice

_____ 11. Layoffs

_____ 12. Promotion

a. the physical surroundings of a job, such as buildings, equipment, lighting, air quality, etc.

b. not being able to change to fit the situation

c. a person who goes from job to job in short periods of time

d. the total means of developing and improving objects necessary for work, comfort, and survival

e. when several job positions are ended (usuallyfor a short period of time) due to unpredictable circumstances such as loss of sales

f. to change or move to a new job

g. ended; fired

h. moving to a position of more responsibility and higher salary; a promotion

i. the final meeting between a worker and the employer; usually to discuss the job performance of the worker

______ 13. Resignation

j. a written statement that tells of action to be taken; usually considered as a warning

k. to be raised to a better position

l. a written statement that you are giving up your position

m. ready to begin or take the lead, usually without suggestion from others

UNIT VIII

CHANGING JOBS

UNIT TEST—PART 2—IF YOU HAVE A GOOD JOB, WHY SHOULD YOU WORRY ABOUT CHANGING JOBS?

Choose the correct answer for each statement below. Mark answers in the space at the left.

______ 1. The effect of high technology could ____________________.

a. do away with your job
b. force the closing of the company you work for
c. force you to retrain for a different career
d. all of the above

______ 2. You might want to change careers because _________________.

a. you're forced to operate faulty equipment
b. high technology has stimulated your interest in other jobs
c. the wages are not satisfactory
d. you lack the proper education

______ 3. Factors in determining who gets a promotion are ____________.

a. federal regulations and laws
b. attractiveness, grooming, and manners
c. times, dates, and places
d. work record, experience, and ability

______ 4. Promotions do **not** mean _____________________.

a. more money
b. increased number of friends
c. better fringe benefits
d. a more secure future

______ 5. Promotions are ____________________.

a. good reasons for termination of employees
b. few and far between
c. job openings within the company you work for
d. federally regulated

______ 6. Your interests ____________________________ change as you grow older.

a. may
b. may not
c. must
d. must not

______ 7. If you are terminated, ______________________________________.

a. complain to all other employees
b. learn from the experience; talk to your boss
c. tell your employer you are angry
d. make a new window in the wall

______ 8. Better offers sometimes come with ____________________________.

a. a lack of education
b. hostility and anger
c. job hopping
d. layoffs and terminations

______ 9. Carefully ____before you change jobs.

a. consider all alternatives
b. compare benefits, wages, and working conditions
c. plan for the future
d. all of the above

______10. Changing jobs may be a means to ______________________________.

a. pursue a different career
b. get back at the employer
c. close the company you work for
d. see your boss more frequently

UNIT VIII

CHANGING JOBS

UNIT TEST—PART 3—WHEN SHOULD YOU CHANGE JOBS?

A. *Place a "✓" in the blanks at the left to show which of the statements are acceptable reasons for changing jobs.*

_____ 1. When the climate of the location of the place of business is not suitable for the employee or a member of the family.

_____ 2. When an employee is offered the same job in another company with the same salary and working conditions.

_____ 3. When there is a chance for advancement in the new job.

_____ 4. When the new job will not broaden your experience in the occupation you want.

_____ 5. When the beginning of a new company will offer you new and bigger opportunities and a chance for advancement.

B. *Answer the following statements True or False by placing a T for True or an F for False in the space at the left.*

_____ 1. If another employer offers you a job with a few dollars more salary, you should take the job.

_____ 2. A job will always look better "on the outside looking in."

_____ 3. If a worker believes advancements due are not being received, he/she should quit and go to another job.

_____ 4. Personality conflicts between coworkers cannot be resolved; if you find yourself in a situation where conflicts between coworkers exists, you should look for another job.

_____ 5. If a worker does not like the boss or supervisor, he/she should try to work out the differences, not quit or leave the job.

C. *Answer the following statements concerning things to be considered before changing jobs by writing* **Yes** *or* **No** *in the blanks at the left.*

_____ 1. A person should not compare the job now held with another possible job.

______ 2. One advantage to remaining on the present job is you do not have to impress a new boss; your present boss knows your positive and negative points.

______ 3. Moving to a new job could cause you to lose a buildup of fringe benefits from the present job.

______ 4. Changing jobs too often could cause a person to be labeled a "job hopper."

______ 5. A "job hopper" establishes a reputation for stability that employers like.

______ 6. Sometimes advancement in a new (different) job is easier because it avoids conflicts with former coworkers and supervisors.

______ 7. One advantage to changing jobs is the possibility of earning more money.

______ 8. If possible, quit your present job before looking for another job.

______ 9. Keeping your present job while looking for another is a good idea because it gives you an opportunity to reconsider your decision to quit.

UNIT VIII

CHANGING JOBS

UNIT TEST—PART 4—TERMINATING A JOB

A. *Place an "X" before the sentences below that give true statements concerning the proper way to quit a job.*

______ 1. "Tell off" your boss and walk out.

______ 2. Continue to work as if you have no intention of leaving.

______ 3. Ask your boss whether you should quit.

______ 4. Give at least a two-week written notice in advance of leaving.

______ 5. Do not give the reason you are leaving in your notice.

______ 6. Arrange for a smooth transfer of your responsibilities.

______ 7. Offer to train your replacement.

______ 8. Do not say good-bye to your fellow workers or supervisors.

______ 9. Arrange for an exit interview with the employer.

______10. Do not make an all-out effort to leave on a friendly basis—you are leaving and never intend to come back, so it is not worth the effort.

B. *Use the following word list to find a word to fill in the blanks to make the following statements true concerning what to do when your job is terminated.*

Action
Attitudes
Emotional
Employee
Employer
Interview
Skill
Terminated (fired)
Warning

1. Layoffs are usually not the fault of the __________________________.

2. An employee should be aware of __________________________ signs, like a reduction in the work force, that point to the end of the job or of the company.

3. An employee should have a "plan of ______________________________" in case he/she becomes unemployed.

4. Termination of a job is an ______________________________ experience for any employee, whether it was his/her fault or not.

5. A change in the employer's attitude toward an employee might be a sign the worker is in danger of being ______________________________.

6. If a worker thinks he/she is in danger of losing a job, he/she should evaluate work habits and ______________________________, and any deficiencies found should be corrected.

7. Even if an employee is terminated, he/she should try to maintain a positive attitude toward the ______________________________.

8. An employee should arrange for an exit ______________________________ with the employer to discuss the worker's job performance.

9. Studies show that more employees lose their jobs due to poor attitudes and work habits than a lack of technical ______________________________.

C. *List six of the twelve reasons why you could lose your job.*

1.

2.

3.

4.

5.

6.

UNIT VIII

CHANGING JOBS

UNIT TEST—PART 5—WRITING A LETTER OF RESIGNATION

Place an "X" beside the items below that should be included in a letter of resignation.

______ 1. Your address

______ 2. Your phone number

______ 3. Date the letter is written

______ 4. Name and address of your employer

______ 5. Name and address of your future employer

______ 6. Date the resignation becomes final

______ 7. Reason you are leaving

______ 8. Your ideas about how the management and the company can improve

______ 9. Thanks to your boss for the experience gained during the employment

______10. A closing, such as "Sincerely yours," with your signature

UNIT IX

FREE ENTERPRISE
INFORMATION SHEET 1—GLOSSARY

1. Capitalism—economic and political system in which people privately own goods and investments and where the production, distribution, and sale of goods is based on competition in a free market

   (NOTE: **Capitalism** is interchangeable with the term **free enterprise**.)

2. Capital resources—the basic "tools" used to change raw materials into goods and services
3. Communism—economic and political system in which the government owns and controls all private and state means of production and distributes economic goods among the people as needed; no private or state ownership exists in a communistic society
4. Demand—amount of goods and services a customer will want to buy
5. Free enterprise—the right to start and manage a business, compete with other businesses, and seek a profit, providing it is not forbidden by law
6. Labor force—all people 16 years or older employed as civilians laboring more than 15 hours a week for wages; also those workers who are unemployed and the armed forces
7. Profit—money remaining after all costs of operating a business are paid
8. Socialism—economic and political system in which there is collective or government ownership and control of most means of production and distribution of goods
9. Supply—amount of goods and services that will be offered for sale
10. Technology—applying service for the practical purpose of producing more and better goods and services for industrial uses

UNIT IX

FREE ENTERPRISE

ACTIVITY SHEET 1—WORD FIND

Directions: Using Information Sheet 1, find the words that best fit the descriptions at the bottom of this page. Fill in the blanks and circle your answers in the word find.

X	K	L	O	R	U	S	M	U	B	D	C	T	Q	R	T	O	N	M	V
R	M	B	X	S	N	I	V	S	O	C	I	A	L	I	S	M	B	U	S
M	C	D	M	B	R	S	L	K	G	A	B	D	E	N	S	O	V	N	O
N	A	E	N	S	L	K	G	H	V	I	N	G	R	I	E	K	S	L	N
L	P	B	D	P	R	O	F	I	T	A	G	B	N	K	G	A	Y	U	P
P	I	G	L	K	N	S	T	M	O	L	G	U	O	F	X	G	O	L	M
R	T	B	C	D	K	L	N	G	B	V	M	T	S	G	O	T	V	U	R
Z	A	E	A	C	D	B	E	L	G	M	K	B	D	L	Y	R	O	X	L
M	L	B	G	H	L	M	C	K	O	R	T	Z	O	N	L	V	C	O	V
V	I	E	G	A	G	B	L	C	F	G	I	N	M	K	H	I	G	E	S
O	S	U	P	P	L	Y	A	B	A	I	H	O	H	B	K	C	B	L	N
P	M	V	L	R	T	S	R	N	G	C	L	K	M	C	G	M	D	K	C
K	G	M	K	B	D	E	T	E	E	A	G	P	I	G	A	L	E	M	A
H	S	R	M	L	V	K	L	T	L	K	R	E	S	O	U	R	C	E	S
G	Z	N	T	X	U	R	V	K	E	L	D	A	G	K	O	L	S	O	B
I	B	D	E	H	R	X	N	I	O	M	E	C	M	T	S	R	T	R	D
O	A	D	E	M	A	N	D	G	N	G	H	B	S	V	L	M	V	T	R
R	N	S	R	V	Z	Y	A	C	D	K	M	O	Z	T	U	C	D	E	A
V	X	Z	O	L	U	E	B	E	N	T	E	R	P	R	I	S	E	B	K
T	S	V	U	W	L	K	G	L	K	S	A	S	I	U	O	E	S	L	M

1. An economic and political system in which the people privately own goods and investments and where the production, distribution, and sale of goods is based on competition in a free market is ________________.

2. All people 16 years or older employed as civilians laboring more than 15 hours a week for wages, those workers who are unemployed, and the armed forces make up the labor _____________.

3. Capital _____________ are the basic "tools" used to change raw materials into goods and services.

4. The amount of goods and services a customer will want to buy is ______ ________________________.

5. Free ______________ is the right to start and manage a business, compete with other businesses, and seek a profit, providing it is not forbidden by law.

6. Applying service for the practical purpose of producing more and better goods and services for industrial uses is ______________.

7. The amount of goods and services that will be offered for sale is __________________________________.

8. The money remaining after all costs of operating a business are paid is ______________.

9. An economic and political system in which the government owns and controls all private and state means of production and distributes economic goods among the people as needed; no private or state ownership exists in a ________________ society.

10. An economic and political system in which there is collective or government ownership and control of most means of production and distribution of goods is ________________.

UNIT IX

FREE ENTERPRISE
INFORMATION SHEET 2—CHARACTERISTICS OF AN ECONOMIC SYSTEM

I. Necessary Parts of an Economic System

(**NOTE:** Use of the nation's resources to meet human needs and wants.)

A. Labor—people with skills who do the work

EXAMPLE: Factory workers, farmers, engineers

B. Natural resources—raw materials used to make the things we need

EXAMPLE: Water, oil, lumber, land

C. Basic tools—capital goods and other things used to make finished goods or provide services

EXAMPLE: Tools, buildings, money, machines

II. Decisions That must Be Made in an Economic System

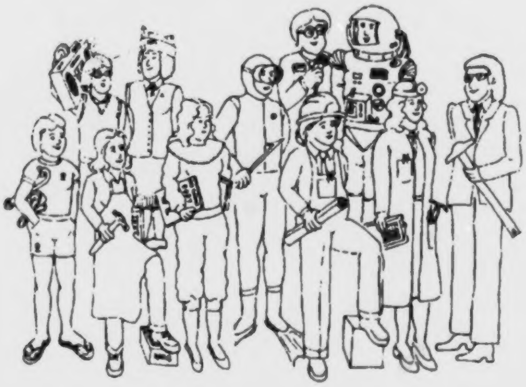
A. What goods and services are to be produced?

B. What resources will be used to produce goods?

C. Who will produce the goods?

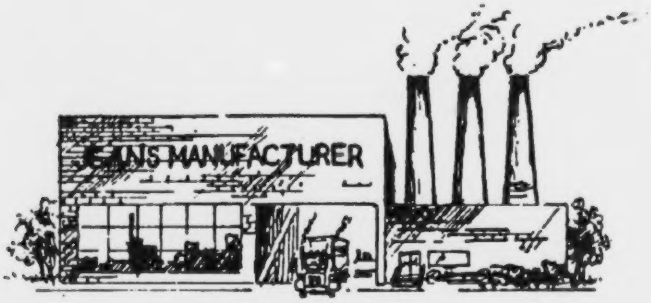
D. Who will use the goods?

III. Decision Makers in an Economic System



A. Consumers—users of what is produced in the economic system

B. Producers—those who make goods and seek profit from the sale of the goods



C. Government—federal, state, and local agencies that regulate safety, public welfare, and fair trade practices

UNIT IX

FREE ENTERPRISE

ACTIVITY SHEET 2—THE NECESSARY PARTS

Directions: On a sheet of paper or poster board, draw a picture showing the three necessary parts of an economic system.

UNIT IX

FREE ENTERPRISE

INFORMATION SHEET 3—TYPES OF ECONOMIC SYSTEMS

I. Capitalistic

(**NOTE:** Free enterprise system)

EXAMPLE: United States

A. Based on private ownership

B. Allows competition

C. Goods produced for the purpose of gaining profit

D. Can work only in a democracy

II. Socialistic

EXAMPLE: Great Britain

A. Depends heavily on government to make economic decisions

B. Public interest more important than private profit

C. Government controls major industries and resources

EXAMPLE: In England, the government controls all medicine and medical services.

D. Allows some private ownership

E. Democracy can be a part of a socialist economy

III. Communistic

EXAMPLE: Russia, Red China

A. All production owned by the government

B. Government ruled by a single party

C. Allows no private ownership

D. Democracy cannot be a part of a communistic economy

(**NOTE:** Communism is also considered a political system.)

UNIT IX

FREE ENTERPRISE
ACTIVITY SHEET 3—WORKING IN DIFFERENT TYPES OF ECONOMIC SYSTEMS

A. *Below is a list of characteristics for the three types of economic systems. Identify each characteristic with the correct type of economic system by placing either a "Cap" for capitalism, "Soc" for socialism, or "Com" for communism in front of each number.*

______ 1. Public interest more important than private profit

______ 2. Goods produced for the purpose of gaining profit

______ 3. Allows no private ownership

______ 4. Democracy not a part of this economy

______ 5. Allows competition

______ 6. Democracy can be a part of this economy

______ 7. Depends heavily on government to make economic decisions

______ 8. Based on private ownership

______ 9. All production owned by the government

______ 10. Can only work in a democracy

B. *In the United States, we work in a democratic, free enterprise economic system. Describe what it might be like to work in the economic systems found below.*

Communistic system ____

____

____

____

____

Socialist system ____

____

____

____

____

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UNIT IX

FREE ENTERPRISE

INFORMATION SHEET 4—THINGS TO KNOW ABOUT OUR ECONOMIC SYSTEM IN AMERICA

I. Major Factors in Our Free Enterprise Economic System

- A. Ownership of private property
    1. A legal right to own personal property
    2. The right to own factories, offices, and stores
    3. The right to own natural resources
- B. Profit
    1. Individuals want to use their resources to earn money.
    2. Profit leads to economic development.
    3. Profit can make producers want new jobs.
    4. Profit can make producers want to do their jobs well.
- C. Rights of the people
    1. To develop own business
    2. To run the business
    3. To operate in an open economy
    4. To make a profit from the business

        (NOTE: Free enterprise is the basis of a capitalistic economic system. However, exceptions to these rights can be made when goods and services are critical to the welfare of the nation.)
- D. Competition
    1. The development of new or improved goods and services
    2. Efficient use of resources
    3. Opening of more new businesses

    4. Price reductions
    5. New jobs
  E. Free Market
    1. Market is not under government control.
    2. People may produce what they think they can sell.
    3. People may make profits, but also must accept losses that may occur.
    4. Consumer has a broad choice from which to choose.

II. Things That Keep the Free Enterprise System in Balance
  A. The law of supply and demand
    1. Determines how much of the goods and services are produced
    2. Determines how goods and services are distributed
    3. Affects the price of goods and services
    4. Affects employment in our economy
  B. Changes in our economy
    1. The way people spend their money
    2. Creation of new technologies to improve goods and services
    3. Amount of money available for investment
    4. Crop failures
    5. Wars
    6. Confidence of the people in our economy

(**NOTE:** Confidence of the people in the economy is shown when spending is up because people feel good about the future.)

C. Employment

1. Natural growth and development cause major shifts in employment.
2. Changes in demand for goods and services result in unemployment for various periods of time.
3. New jobs are caused by shifts in the demand for goods and services.
4. The work force must continually adjust to these changes in demand.
5. Business, government, and labor organizations help people adjust to changing job conditions.

(**NOTE:** Employment is the key factor in a balanced economy.)

UNIT IX

FREE ENTERPRISE
ACTIVITY SHEET 4—CREATING YOUR OWN ENTERPRISE

Directions: In our economic system (free enterprise), people may produce what they think will sell. Describe a product you think would sell (you may want to draw a picture), and then answer the following questions.

1. In what area(s) of the country will your product be sold?

2. In what type of place will your product be sold?

3. How many people will have a need or desire to purchase your product?

4. What will you charge for the product?

5. How much will it cost for you to make it?

6. What will be your profit per product?

7. How many people do you expect to employ to make the product?

8. Will it be an item that will go out of style, or that people would not like to buy after several years?

9. Will you manage the business?

10. Is there another product similar to yours on the market? If so, explain.

UNIT IX

FREE ENTERPRISE
UNIT TEST—PART 1—GLOSSARY

Directions: Match the following terms with their definitions by placing the correct letter in the blank at the left.

_____ 1. Capitalism

_____ 2. Capital resources

_____ 3. Communism

_____ 4. Demand

_____ 5. Free enterprise

_____ 6. Labor force

_____ 7. Profit

_____ 8. Socialism

_____ 9. Supply

_____ 10. Technology

a. the basic "tools" used to change raw materials into goods and services

b. all people 16 years or older employed as civilians laboring more than 15 hours a week for wages; also those who are unemployed and the armed services

c. economic and political system in which the people privately own goods and investments and where the production, distribution, and sale of goods is based on competition in a free market

d. money remaining after all costs of operating a business are paid

e. applying service for the practical purpose of producing more and better goods and services for industrial use

f. the right to start and manage a business, compete with other businesses, and seek a profit, providing it is not forbidden by law

g. amount of goods and services a customer will want to buy

h. economic and political system in which the government owns and controls all private and state means of production and distributeseconomic goods among the people as needed

i. amount of goods and services that will be offered for sale

j. economic and political system in which there is collective or governmental ownership and control of most means of production and distribution of goods

UNIT IX

FREE ENTERPRISE
UNIT TEST—PART 2—CHARACTERISTICS OF AN ECONOMIC SYSTEM

A. *Identify the three necessary parts of an economic system. Give one example of each part.*

1. ________________________ Example: ________________________

2. ________________________ Example: ________________________

3. ________________________ Example: ________________________

B. *Identify the four decisions that must be made in an economic system by putting a "✓" in front of the correct phrases.*

_____ 1. What goods and services are to be produced?

_____ 2. Will the students go to school?

_____ 3. How will the goods be made?

_____ 4. What resources will be used to produce the goods?

_____ 5. Who will produce the goods?

_____ 6. Who will be in charge of the economic system?

_____ 7. Who will use the goods?

_____ 8. How will the goods be sold?

_____ 9. When will the goods be produced?

C. *Identify the three decision makers in an economic system by circling the correct answers in the list of words below.*

1. people
2. schools
3. consumers
4. foreigners
5. producers
6. children
7. buildings
8. government

FREE ENTERPRISE

UNIT TEST—PART 3—TYPES OF ECONOMIC SYSTEMS

A. *Match each of the three major economic systems with its correct description by placing the letter in the blank provided.*

______1. In this system, the government is ruled by a single party, all production is owned by the on private government, and there can be ownership.

______2. In this system, some private ownership is allowed, democracy can be part of the system,there is government control over the major industries and resources, and public interest is more important than private profit.

______3. This system is based on private ownership, competition is allowed, and goods are produced for the purpose of gaining profit; it can only work in a democracy.

a. Socialism

b. Capitalism (Free enterprise)

c. Communism

B. *Answer the following statements True or False by placing a T for True or an F for False in the space at the left.*

______ 1. A socialistic economic system depends heavily on government to make decisions.

______ 2. Communistic economic systems allow some private ownership.

______ 3. A capitalistic economic system is based on private ownership.

______ 4. The government controls major industries and resources in a socialistic economic system.

______ 5. Democracy cannot be part of a socialist economy.

______ 6. Democracy can be part of a communistic economy.

______ 7. Public interest is more important than private profit in a socialistic system.

UNIT IX

FREE ENTERPRISE

UNIT TEST—PART 4—THINGS TO KNOW ABOUT OUR ECONOMIC SYSTEM IN AMERICA

A. *Identify the five major free enterprise factors in our economic system by completing the sentences, using the words listed below which describe the factor.*

Profit

Rights of the people

Free market

Competition

Ownership of private property

1. When individuals want to use their resources to earn money, this is called ________________ ______________________________.

2. A right to develop your own business, run it, operate it in an open economy, and make a profit from it is called the ______________________________ in a free enterprise system.

3. In America, we have a legal right to own factories, offices, stores, and businesses; this is called ______________________________.

4. ______________________________ can create the development of new or improved goods and services.

5. In a ______________________________, people produce what they think they can sell; they make profits but also accept any losses that may occur.

B. *Answer the statements below that describe things that keep our free enterprise economy in balance by writing T for True or F for False in the blanks at the left.*

_____ 1. Crop failures can cause a change in our economy.

_____ 2. The law of supply and demand affects the price of goods and services.

_____ 3. Employment is not that important to a balanced economy.

______ 4. New jobs are caused by shifts in the demand for goods and services.

______ 5. Creation of new technologies causes changes in our economy.

______ 6. The law of supply and demand affects the employment in our economy.

COMPLIANCE STATEMENT

TITLE VI, CIVIL RIGHTS ACT OF 1964; THE MODIFIED COURT ORDER, CIVIL ACTION 5281, FEDERAL DISTRICT COURT, EASTERN DISTRICT OF TEXAS, TYLER DIVISION

Reviews of local education agencies pertaining to compliance with Title VI Civil Rights Act of 1964 and with specific requirements of the Modified Court Order, Civil Action No. 5281, Federal District Court, Eastern District of Texas, Tyler Division are conducted periodically by staff representatives of the Texas Education Agency. These reviews cover at least the following policies and practices:

(1) acceptance policies on student transfers from other school districts;

(2) operation of school bus routes or runs on a non-segregated basis;

(3) nondiscrimination in extracurricular activities and the use of school facilities;

(4) nondiscriminatory practices in the hiring, assigning, promoting, paying, demoting, reassigning, or dismissing of faculty and staff members who work with children;

(5) enrollment and assignment of students without discrimination on the basis of race, color, or national origin;

(6) nondiscriminatory practices relating to the use of a student's first language; and

(7) evidence of published procedures for hearing complaints and grievances.

In addition to conducting reviews, the Texas Education Agency staff representatives check complaints of discrimination made by a citizen or citizens residing in a school district where it is alleged discriminatory practices have occurred or are occurring.

Where a violation of Title VI of the Civil Rights Act is found, the findings are reported to the Officer for Civil Rights, Department of Health, Education and Welfare.

If there is a direct violation of the Court Order in Civil Action No. 5281 that cannot be cleared through negotiations, the sanctions required by the Court Order are applied.

TITLE VII, CIVIL RIGHTS ACT OF 1964; EXECUTIVE ORDERS 11246 AND 11375; TITLE IX, 1973 EDUCATION AMENDMENTS; REHABILITATION ACT OF 1973 AS AMENDED; 1974 AMENDMENTS TO THE WAGE-HOUR LAW EXPANDING THE AGE DISCRIMINATION IN EMPLOYMENT ACT OF 1967; AND VIETNAM ERA VETERANS READJUSTMENT ASSISTANCE ACT OF 1972 AS AMENDED IN 1974.

It is the policy of the Texas Education Agency to comply fully with the nondiscrimination provisions of all federal and state laws and regulations by assuring that no person shall be excluded from consideration for recruitment, selection, appointment, training, promotion, retention, or any other personnel action, or be denied any benefits or participation in any programs or activities which it operates on the grounds of race, religion, color, national origin, sex, handicap, age, or veteran status (except where age, sex, or handicap constitute a bona fide occupational qualification necessary to proper and efficient administration). The Texas Education Agency makes positive efforts to employ and advance in employment all protected groups.